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SAGINAW BOARD OF TRADE

Fortyninth Year
Ending May 1912

SAGINAW MICHIGAN U S A

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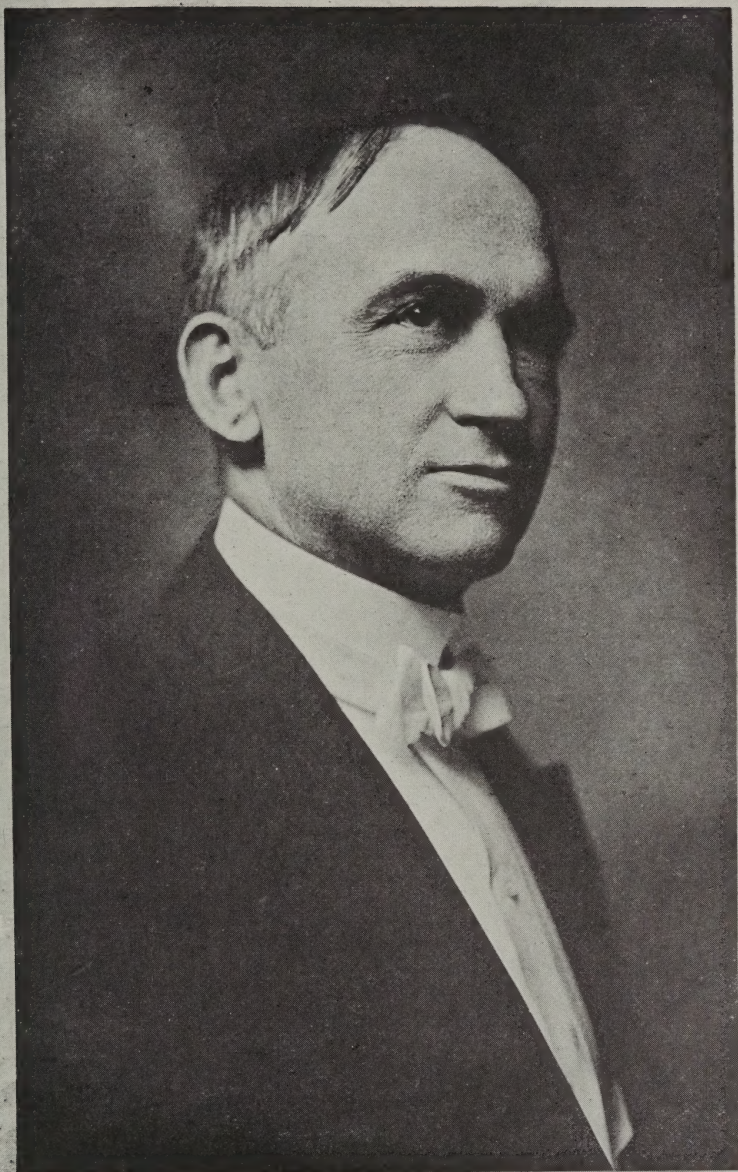


A Prophecy Saginaw will report 100000 population in 1920

SAGINAW BOARD OF TRADE

Fortyninth Year
Ending May 1912

SAGINAW MICHIGAN U S A



J A Cimmerer
President Saginaw Board of Trade

Annual Address PRESIDENT J A CIMMERER

given at the Fortyninth Annual Meeting of
the Saginaw Board of Trade May 7 1912

Gentlemen of the Saginaw Board of Trade

I have the honor to submit herewith my first annual report as President of this Association.

The Saginaw Board of Trade has completed its forty-ninth year. I think you will agree that the last year was a good year.

The Secretary's report shows a gratifying increase in membership and financial support over any previous year.

The Treasurer's report accounts for a larger amount of money than the Association has ever handled before.

I am pleased to likewise be able to say that a far larger number of members have taken an active part in the work of the Board of Trade and its affiliating organizations than ever before.

With a larger membership and larger funds and larger working forces the membership has a right to expect correspondingly larger accomplishments. The work shows for itself.

This report will be comprehensive but necessarily must be somewhat abbreviated. It would be quite impossible in a report of this kind to set forth in full detail the almost numberless activities conducted under the auspices of the Saginaw Board of Trade and as time will not permit I must also refrain from expressions of appreciation which are due many individual members and groups of members for liberal contributions of their time and money in the promotion of the general welfare of our city.

Meetings and Conferences

In addition to the annual meeting of the Association in May 1911 there was a called meeting held on February 19th 1912.

Pursuant to the By-Laws conferences of the Association were held on August 16th and 30th and on November 28th, 1911.

The Board of Directors has held regular meetings each month and in addition has held 46 special meetings.

The 15 standing committees to which appropriate matters are referred for consideration held a total of 96 meetings during the year.

Ten special committees considered special matters referred to them during the year and held 56 meetings.

The Saginaw Wholesalers and Manufacturers Association an affiliating organization of the Saginaw Board of Trade conducts its work through an executive committee of 10 members. This committee held 22 meetings during the year.

The Merchants and Manufacturers Association which may also be considered an affiliating organization of the Saginaw Board of Trade conducts its operations through a board of seven trustees. This board of trustees held 23 meetings during the year.

From the foregoing it will be observed that more than 250 of the business and professional men of the city have through the Board of Trade been formally called into frequent association and conference during the year to say nothing of many informal meetings and conferences of which there has been no record.

Delegations representing the association have attended numerous meetings of other business organizations in neighboring cities including Breckenridge, Bad Axe, Clio, Flint and Detroit.

Delegations representing the Association were in attendance at the convention called by the Detroit Board of Commerce for the organization of a State Association on April 17th and 18th 1912 and Mr John E Ferris of the Trade Review will make a report to you tonight concerning that meeting.

Another delegation represented the Association at the meeting of commercial organizations of the United States called by President Taft and which met in Washington D C on April 22nd and 23rd. Mr Fred Buck will give you a report of that meeting tonight.

On March 11th 1912 we had the pleasure of entertaining a delegation of about 75 from the Detroit Board of Commerce which spent the afternoon and evening in Saginaw.

I will here take the opportunity to emphasize upon your attention the great gain to a business man to be found in association with other business men and to call your attention to the splendid facilities now afforded by the Saginaw Board of Trade to promote acquaintance and afford training in association and committee work.

Bristol Street Bridge

At the last annual meeting certain resolutions relating to the Bristol Street Bridge were referred to the Board of Directors for further consideration. This matter was given prompt attention by the Board of Directors. The disposition of the matter is so well known that a further report thereon will be unnecessary suffice it to say that after mature consideration the Board of Directors continued its support of the proposition that the city should take over this bridge.

The Pere Marquette Railroad

Pursuant to the action taken at the special meeting of the Board of Trade on February 19th 1912 copy of the resolution adopted was duly transmitted to the Attorney General of Michigan.

Extension of Transportation Facilities

Pursuant to resolution adopted at the conference held at Wenona Beach on August 30th 1911 a special committee was appointed to promote the extension of an electric line between Saginaw and points in the Thumb. Two hundred dollars was made available for preliminary investigation. This committee still has this project under consideration and is giving careful observation of developments in that territory.

Negotiations were opened with the Pere Marquette Railroad for the provision of through passenger service between points in the Thumb North of Port Huron and Saginaw but as yet without conclusions.

Several conferences have been had with officials of the Michigan Central Railroad seeking to establish through passenger and freight service between Saginaw and all points on the Owendale-Vassar branch but as yet without conclusions.

Conferences have been had with all the Saginaw railroads seeking the establishment of a City Ticket Office and the provision of a Union Passenger Station. It is thought that the time is now approaching when the whole subject of Union Railroad Terminals in Saginaw may be developed. It will probably be necessary for the Board of Trade to employ an engineer to prepare the project for the consideration of the interested railroads and I will recommend such action for the early consideration of the new Board of Directors.

Industrial Fund

Following the conference of November 28th 1911 the annual meeting of the Merchants and Manufacturers Association voted unanimously to authorize President Wickes of that association to appoint a committee to solicit additional subscriptions to the industrial fund. I am advised by President Wickes that this committee has been appointed and is preparing to enter upon that work.

Affiliated Organizations

The Wholesalers and Manufacturers Association prosecuted a large work during the past year.

Three important trade extension tours were undertaken in automobiles covering practically all points in the Thumb and including Flint and Bay City and intermediate points.

A committee of this association also conducted an Industrial Exposition and Land Show in September 1911 which in many features was a pronounced success.

Under a joint agreement with the Saginaw Board of Trade this association also supported a special train on the Michigan Central Railroad for the accommodation of Saginaw people who wished to attend the Caro Fair on September 1st 1911.

This association also entertained several hundred visiting merchants from neighboring communities during the third week of September.

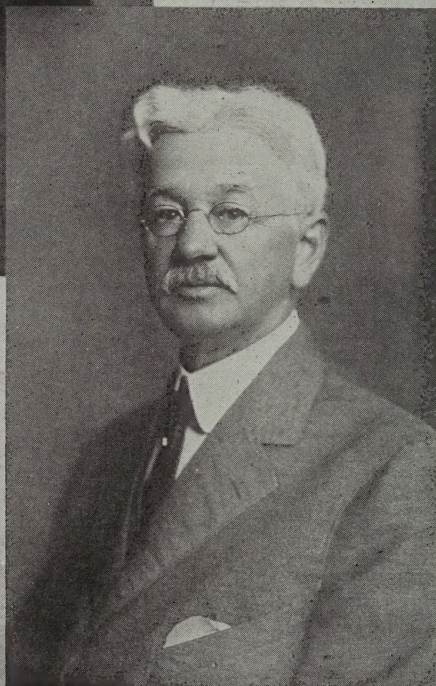
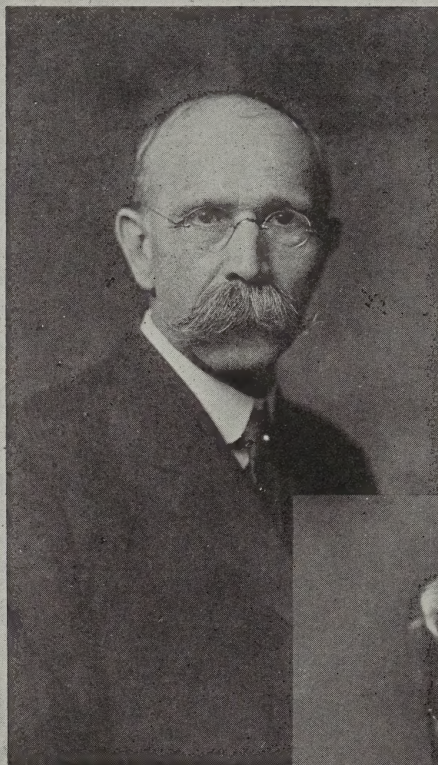
The most felicitous relations between the Board of Trade and the **Merchants and Manufacturers Association** have continued throughout the year. By agreement both organizations employ the same Secretary. The Board of Trade provides the headquarters and incidental expenses—the Merchants and Manufacturers Association paying the salary of the Secretary.

Canadian Reciprocity

At the request of the Committee of Foreign Trade the Board of Directors authorized a referendum by postal card of the membership on the subject of Canadian Reciprocity on May 30th 1911. The vote resulted as follows:

For Canadian Reciprocity	394
Against	57

The result was duly communicated to the President and to the Senators and Representatives from Michigan.



John J Rupp 1st Vice President

M W Tanner 2nd Vice President

Saginaw Board of Trade

Commission Government

On request of the Committee on Civic Affairs the Board of Directors authorized a referendum of the membership by postal card on commission government for Saginaw on January 9th 1912. The result was as follows:

1—Do you favor a commission form of government in the City of Saginaw?

Yes	406	
No	54	
Not indicated	3	463

2—In event of a commission government do you regard five (5) commissioners as the best number?

Yes	388	
No	35	
Not indicated	15	
Miscellaneous suggestions	25	463

3—In event of a commission government do you favor the election of all the commissioners at large that is by a vote of the city as a whole?

Yes	387	
No	50	
Not indicated	13	
Miscellaneous suggestions	13	463

Visit by President Taft

It was learned that President Taft proposed a tour through Michigan in September 1911. The Board of Directors extended to him an invitation to visit Saginaw and make an address to the people in the Auditorium. The invitation was accepted and on September 18th for the first time in the history of the city Saginaw had the honor of a visit by the Nation's Chief Executive. The occasion will long be remembered by thousands of our fellow citizens. President Taft delivered an address on the pending arbitration treaties negotiated with the Kingdom of Great Britain and the Republic of France. The peace treaties were unanimously endorsed by the Board of Directors and the Senators from Michigan were urged to support the same.

Sanitary Inspection

At the request of the City Federation of Womens Clubs a special committee representing the Board of Trade accompanied Mrs Caroline Bartlett Crane in a sanitary inspection of the city in May 1911.

The report and recommendations of Mrs Crane which was published in November were given special consideration by the committees on Civic Affairs and Public Improvements and Utilities.

City Market

The special committee having consideration of the City Market reported on June 20th, 1911 recommending the partial improvement of the market site now owned by the city. The project recommended by the committee was estimated to be within the amount now credited to the city market fund. The recommendations of this committee were approved by the Board of Directors and presented for the consideration of the Common Council. The subject is still pending in the Common Council awaiting the restoration of the market fund by the slow and cumbersome processes of our present city charter. Members of the Board of Trade and citizens interested in the development of market gardening and the promotion of kindred industries in Saginaw are urged to give their continued support to secure favorable action by the city government in providing the market which was authorized by a vote of the people and financed by a bond issue in the spring of 1905.

Improved Roads

Following the trip of the Saginaw Wholesalers and Manufacturers Association to Flint in 1911 there arose a large demand for the improvement of the Genesee Road between Flint and Saginaw. The Board of Directors appointed a special committee to forward this project and a temporary improvement by the use of shale on the worst stretches of the road in Bridgeport Township was at once secured. This special committee recommended the appointment of another committee on the **Improvement of Rural Roads in Saginaw County**. Accordingly such a committee was appointed. A large demand for the extension of improved roads arose in all parts of the county and at the October session of the Board of Supervisors projects were approved which will practically amount to \$250,000.00 when completed. Incidentally this activity awakened the enterprise of other communities and I am pleased to say that Genesee County voted a few weeks ago to bond for \$500,000.00 for the improvement of rural roads. This action of Genesee County together with the bonds voted by Bridgeport and Birch Run Township in Saginaw County will insure a good road practically all the way between Saginaw and the City of Detroit. I shall recommend the appointment by the new Board of Directors of another special committee on the improvement of Rural Roads in Saginaw County. It is also expected that the State Good Roads Association will hold its annual convention in Saginaw this fall. I have been gratified to learn from the statistics published at Lansing that Saginaw County is credited with three times the good roads mileage of any other Michigan County.

Extension of Street Railways

A special committee was authorized by the Board of Directors in July to promote the extension of Street Railways in the City. The appointment by the Mayor of a joint committee from the Common Council and citizens to consider the same project made it unnecessary for the special committee of the Board of Trade to proceed and it was accordingly discontinued.

Improved Street Illumination

The special committee appointed to promote Improved Street Illumination reported on June 9th 1911. The committee recommended that the project be suspended pending settlement of litigation.

tion between the local lighting company and the city. This litigation has been lately adjudicated and the Board of Directors has requested the lighting company to formulate a proposition for improved lighting of the city. The company has lately presented a plan for the consideration of the Common Council and it is to be hoped that within a reasonable time the streets of the city will be better illuminated at night particularly in the business district.

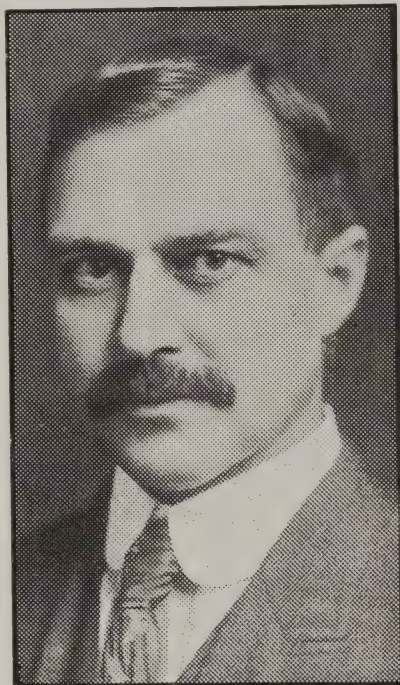
The Bay Water Supply

Appreciating the grave situation of the city in the matter of its water supply the Board of Directors took this matter under consideration in September. It was appreciated that the water question must be solved before the city can expect the growth and prosperity to which it is otherwise entitled. Present conditions are intolerable unprofitable and unhealthy.

It was considered that the supply of water from Saginaw Bay had not been given the investigation to which it was entitled. It was likewise considered that the use of Saginaw River water improved by processes while twice submitted to the people had not met with the required support from the electors.

After mature consideration and consultation with notable authorities Gardner S Williams an eminent engineer was engaged in November last to make an examination and report upon the feasibility of securing and bringing a supply of water from Saginaw Bay to this city the report to include approximate location of necessary works and construction preliminary designs of the same with estimates of the cost and probable length of time required for the completion. We were exceedingly fortunate in securing the services of Engineer Williams. He was born in Saginaw and graduated from our public schools. His parents and grandparents spent their lives in this community. He was accordingly well versed in the peculiar conditions which prevail in this valley and was therefore able to undertake his investigation with a large fund of information already in his possession.

After a very careful and extensive examination Engineer Williams made his report on March 29th. This report had the careful consideration of the Board of Directors and was approved unanimously and recommended for consideration by the Common Council. The project recommended by Engineer Williams proposes an ad-



Gardner S Williams of Ann Arbor
Consulting Engineer Saginaw Bay
Water Project

equate and unfailing supply of pure soft water. The whole undertaking appears to be within the financial ability of the city under its present charter. According to Engineer Williams the work when undertaken may be completed within a year.

According to legal advice the city may undertake this improvement without awaiting an amendment or revision of the present city charter and without requiring any additional legislation.

The report of Engineer Williams was received by the Common Council on March 30th and referred to the Board of Water Commissioners which body now has the same under consideration. With a favorable report by the Board of Water Commissioners the Common Council may by a two-thirds vote call an election for the approval of the necessary bond issue. The approval of the bond issue will require a two-thirds vote of the electors. It is hoped that these proceedings by the city officials may be had without unnecessary delay.

The improvement of the water supply as soon as possible is greatly to be desired. Furthermore the present is considered the most favorable time for contracting for such work as the price of iron and machinery is remarkably low and may be reasonably expected to advance after the fall elections. The thought that the people may within a comparatively short time be able to supply themselves from a single faucet with water suitable for drinking bathing laundering and cooking and steam purposes is almost too good to believe.

We think that bay water may be furnished to the consumers in Saginaw without an increase in the present water rates and we think that the new plant will more than pay its operating and maintenance expenses and provide the sinking fund for retiring the necessary bond issue.

I am told that financial people are ready to underwrite the bond issue on the terms prescribed by the charter.

Apparently there is no obstacle in the way of securing this most desirable water supply for our city. It is therefore to be hoped that every citizen will exercise his utmost influence that this great project may succeed.

Eastern Michigan State Fair Association

A district fair to be held in Saginaw has been under consideration for a long time and has always received the hearty support of the officers and directors of the Board of Trade. For some time the project lay dormant until re-awakened by the Board of Directors in August last year. Since that time the Provisional Board of Fair Directors has held numerous meetings with headquarters in the offices of the Board of Trade. Our generous fellow citizen the Honorable Wellington R Burt offered a subscription of \$6,000.00 to the project on October 23rd of last year. Soliciting committees have been at work since that time raising the funds. On February 29th the funds amounted to \$36,000.00 including the support authorized by the Michigan statute and approved by the Board of Supervisors of Saginaw County. The selection of a site that will harmonize the interests of the whole community has been accomplished. Permanent officers have been chosen. Other important considerations now require more patient and careful work. The society has been re-incorporated under the name of the Eastern Michigan State Fair Association. It is proposed to hold the first fair September 23rd and 28th 1912.

Saginaw Band and Orchestra Association

A company of the Third Regiment Michigan National Guard is located in Saginaw. This company of infantry together with the Naval Reserves occupies the magnificent Saginaw Armory. The Third Regiment is composed of companies located in twelve Michigan Cities including the Upper Peninsula.

The City of Saginaw has for a long time been in need of a first class band organization. Ways and means to provide for a good band have been under consideration in the Board of Trade for many years.

In January of this year it appeared that the Third Regiment Band might be recruited and permanently located in this city providing financial support could be provided for the Bandmaster. A special committee was appointed by the Board of Directors to promote the band. A company was incorporated under the name of the Saginaw Band and Orchestra Association with an authorized Capital Stock of \$25,000.00. \$16,600.00 of the Capital Stock was quickly subscribed only \$15,000.00 being considered necessary to warrant the success of the movement. The Association has entered into a satisfactory contract with Professor Arthur Amsden as Bandmaster. The State Military authorities have approved the location of the band in Saginaw.

Professor Amsden arrived in the city on March 1st and has had gratifying success in recruiting both the military band and the orchestra. The first appearance of the new band announced for May 27th is awaited with keen interest by all our citizens. It may interest the members of the Board of Trade to know that \$6,050.00 of the Capital Stock of the Band Association was subscribed by the Officers and Directors of the Board of Trade.

Farmers Institute

The State of Michigan through the Michigan Agricultural College exercises a general supervision over Farmers Institutes. There is a state superintendent of Farmers Institutes with headquarters at the Michigan Agricultural College. Funds are provided for securing lecturers and experts.

For a long time there has been a Saginaw County Farmers Institute meeting in the small villages of the county. It has been many years since such a meeting was held in the City of Saginaw.

The business men in Saginaw have desired that a more intimate relationship might be established between the people of the city and the surrounding rural communities. This is evidenced by the proposed City Market, the proposed Eastern Michigan State Fair, the Land Show held last September and most important of all by the splendid Farmers Institute which was promoted by the Board of Trade in connection with the County Society in January of this year. The institute continued through two days holding sessions morning afternoon and evening. The attendance averaged nearly 900. The largest attendance nearly filled the Auditorium. The program was most interesting and instructive and great enthusiasm was manifested by the farmers and lecturers in attendance. A considerable number of merchants and manufacturers availed themselves of the opportunity afforded to exhibit their wares and machinery for sale and with gratifying success.

It is said by the state authorities that the Farmers Institute held in Saginaw last winter was the largest meeting of farmers ever held in the state under any auspices.



John W Smart
F Zahner

George B Willcox
J W Symons

Wallis Craig Smith
H S Siebel

of the Directors
Saginaw Board of Trade

There is considerable support to be had for the meeting of the so-called State Round-Up of Farmers Institutes in Saginaw next winter. The location of this meeting is fixed for the Agricultural College in Lansing but may be changed at the will of the State Board of Agriculture.

The promotion of the Farmers Institute was in the hands of a special joint committee but was first undertaken by the Trade Interests Committee of the Board of Trade.

Labor Conditions

It is a pleasure to record the continued cordial and friendly relations between the employer and the employed engaged in business in this community. It is doubtful whether another community of the size of Saginaw can be found in the country where labor conditions are found in such a state of tranquility as in Saginaw. While the coal mines in this vicinity have ceased operations at this time this is said to be a result of sympathetic relations rather than of local disturbance. It is understood that there has been no difference of importance between the coal operators and the coal miners in Michigan. There have been no interruptions reported in other lines of business in this vicinity.

Labor is well employed in this city. Capable men and women are in constant demand. The greatly diversified line of industrial operations in Saginaw establishes a most reliable demand for labor. It may be said that there are comparatively no seasons of over-supply or shortage of labor in this city.

Again—the cost of living in Saginaw being comparatively so much lower than in other cities—it is found easy to refresh the supply of labor with the increasing demand.

Civic Affairs

The sanitary inspection of the city by Mrs Caroline Bartlett Crane in May 1911 and the report of the National Board of Fire Underwriters made in December 1911 have afforded a vast amount of information.

The Board of Trade Committee has been diligent in proceeding with this information and in working out the desirable reforms suggested. A meat inspection ordinance and a milk inspection ordinance have lately been enacted for the city. The meat inspection ordinance has been found objectionable in certain features which it is hoped will soon be eliminated.

The pending revision of the City Charter is being regarded with great concern by the business interests. The referendum of the Board of Trade on commission government has been regarded as a fair expression of the opinion of the business men of this city on the subject.

Through its Committee on Civic Affairs the Board of Trade has also given attention to many matters relating to the public health, public morals and general welfare and with gratifying progress.

Conventions

During the year 24 state and district conventions were held in Saginaw. The city is second only to Detroit in the number of conventions held in the cities of the state. Following is a list of conventions held since the last annual meeting:

State Audubon Society	May 1911
Grand Lodge Knights of Honor	May 1911
State Foresters	June 1911
Michigan Stationary Engineers Association	July 1911
Womens Christian Temperance Union	June 1911
Michigan Music Teachers Association	June 1911
Michigan Hay Association	August 1911
Michigan Bean Jobbers Association	August 1911
Michigan League of Municipalities	September 1911
German Central League of Michigan	September 1911
Michigan Funeral Directors and Embalmers Association	September 1911
Saginaw Valley Baptist Association	September 1911
Industrial Exposition Land Show and Merchants Week	September 1911
I O O F Grand Assembly	October 1911
Polish Roman Catholic Benevolent Association	October 1911
Michigan State Humane Society	October 1911
National League of Veterans and Sons	October 1911
Eastern Star Association	November 1911
Michigan Bee Keepers Association	December 1911
Michigan Y W C A Association	November 1911
Farmers Institute	January 1912
Master Builders Association	February 1912
Michigan Society of Optometrists	March 1912
State Convention of Photographers	March 1912

A considerable number of conventions is already booked to be held in Saginaw during the coming year.

The auditorium is without doubt the most desirable public meeting place in the state. To secure the location of conventions however requires manifestation of local interest on the part of the societies or trades or political organizations concerned in the meeting. It is practically impossible to secure the holding of a convention in the city where this local interest cannot be awakened.

There are certain business interests in the city which profit more largely than others from conventions. It is fair that such interests should provide proportionately the expense involved in inviting conventions and in extending the hospitality of the community in the holding of general meetings.

The Conventions Committee of the Board of Trade is conducting its operations along this line with increasing success.

Foreign Trade

Our first committee for the promotion of foreign trade was appointed last year. The committee has been supplied with Consular Reports and other data gathered by the Federal Government covering supply and demand in foreign markets. While no attempt has yet been made to gather statistics on this subject it is well known that the market in foreign countries for products manufactured in Saginaw is steadily increasing and already amounts to a very large volume. This committee of the Board of Trade will now be brought into intimate relation with the new Chamber of Commerce of the United States of America which will doubtless prove an important resource for information.

Membership

During the past year there have been three deaths in the membership as follows:

Orlando H Baker
Henry N Geer
B J F Pautlitz

Membership in an organization of this character accomplishes two purposes :

First—The co-operative service of the member himself.

Second—The financial support.

In recruiting membership it is taken for granted that a certain percentage will prove disappointing. In the spring of 1911 over 500 members were recruited for this Association and during the past year 180 members have been recruited.

Fourteen members removed from the city and resigned on that account.

A number of members were by special request excused from the payment of dues in accordance with the special provision of By-Laws.

The committee has been extraordinarily diligent in dropping from the membership roll at this time those who have neglected to pay their dues.

I am exceedingly pleased to report notwithstanding the large number of members recruited just before the last annual report was rendered the membership at the end of the year just closing shows a gain of 67 over the last annual report.

The membership dues in this Association are lower than in similar associations in other cities the size of Saginaw. I am informed that regular memberships in Flint and Bay City are on the basis of \$12.00 per year. The basis of the Saginaw Board of Trade is \$10.00 per year. In Detroit the basis is \$25.00 per year. I am advised that the Board of Commerce in Grand Rapids has funds amounting to over \$35,000.00 per year which is nearly four times the amount we are providing for this work in Saginaw. Mr Wallis Craig Smith Chairman of the Membership Committee will later in the meeting propose an amendment to the By-Laws providing for a slight increase in the membership dues which I trust will meet with unanimous approval. By this means an addition of perhaps \$2,000.00 may be expected in the revenues of the Association for the coming year and the burden will be so generally distributed that there can be no serious hardship in any case.

New Industries

The gain in the new industries during the past year has been very satisfactory. At the present time practically every available building suitable for manufacturing in the city is occupied. For this year an unusually large number of new factories are now under construction or in prospect. During the past year the following important lines of manufacture have been added to the already long list of diversified manufactures produced in Saginaw :



Ralph C Morley
Edward Schust

H S Erd
Louis Mautner

A A Alderton
John A Cleveland

of the Directors
Saginaw Board of Trade

- Aeroplanes
- Glass bottles
- Cut glass
- Farmers gasoline engines
- Pump jacks
- Light automobile delivery truck
- Light automobile passenger vehicles
- Suction cleaners
- Coffins and caskets
- Sporting and theatrical footwear
- Boots and shoes
- Ball bats
- Croquet Sets
- Ten pins
- Optical glasses
- Optometrists supplies
- Jewelry
- Vehicle hubs
- Canned goods

This feature of the city's development was so fully discussed at the late annual meeting of the Merchants and Manufacturers Association that I will not now further elaborate on the subject suffice it to say that the new factories added in the last year are estimated to employ more than one thousand operatives.

I am pleased to say that we may shortly expect an important announcement regarding the location in our city of one of the largest manufacturing enterprises in the country to which matter a considerable amount of attention has for some time been given by the interested committees of the Board of Trade and the Merchants and Manufacturers Association.

A local company to bore for oil and gas having the endorsement of the Board of Directors has been subscribed and is now prospecting in the vicinity of Saginaw.

The New Industries Committee has provided means whereby this city is brought into communication with practically every industrial opportunity which may be considered for a location in Saginaw. Many interesting files of correspondence are being developed by the committee and which may be expected to yield valuable returns for years to come.

Public Improvements and Utilities

In June 1911 the Bell Telephone Company which heretofore had included Bay City subscribers in the Saginaw Exchange announced a toll charge between Bay City subscribers and Saginaw subscribers to its service. Legal advice was taken regarding the rights of Saginaw subscribers in this matter but no recommendations were made for means of resisting the action of the telephone company.

The Board of Commerce of Bay City some time ago initiated a movement for a reduction in the cost of telephone service in that city. The Saginaw Board of Trade was represented in conferences held on the subject and it was found that several Michigan cities notably Grand Rapids were favored with a much lower rate than Saginaw for telephone service by the Bell Company.

The telephone companies came under state regulation in 1911.

The support of two telephone companies in Saginaw is considered wasteful by many business men. The charge of higher telephone rates in Saginaw than in Grand Rapids is likewise not satisfactorily explained. It is proposed to hereafter give a more careful regard by the Board of Directors to these conditions.

River and Harbor

The work of improvement on the Saginaw River by the Federal Government did not reach Saginaw last year. It is represented by the United States Engineering Department that the work may be expected to be completed during the present season. It is understood that sufficient appropriations are available for the work.

There is no announced change in the plans to deposit the excavations from the river along the east bank providing a foundation for the proposed river boulevard between Saginaw and the Bay. It is likewise proposed to deposit the excavation on such lands within the city limits as may be designated and approved by the City Engineer. It is hoped that the deposit of this material in the low places along the river within the city will afford a considerable improvement in its appearance.

Steamboat service is announced for the season between Saginaw and Point Lookout and between Saginaw and a new resort called Melbourne Park between Saginaw and Bay City. It is also understood that a line of motor boats will be established for service between Saginaw and Bay City during the season. It is therefore gratifying to report these evidences of revived commerce on our princely river.

Publicity

The funds available for a publicity campaign have not yet been very large. The Secretary's report however shows a larger expenditure on this account than ever before. We may look forward to a more general publicity effort when we have properly solved the water and transportation problems which now confront us in the development of the city.

During the past year the committee has made a larger use of the Board of Trade year book than ever before. Two thousand copies of this book were published. The book for the first time included a classified business directory. The year book has been in increasing demand and the entire edition has been exhausted for some time. It is proposed that the next year book will be even more comprehensive in its character and more complete in its detail and that a correspondingly larger edition will be published.

Following the announcement by the Federal Census showing the very favorable advance of Saginaw as a manufacturing center the committee issued a folder entitled SAGINAW A GOOD PLACE. This folder epitomizes the advantages to be found in Saginaw as a place to live and trade and manufacture. The editions of this folder have run to 40,000 and it is yet in large demand.

Taxes and Insurance

The proposed reform in the methods of taxing corporations for state revenues which was brought out by a special commission appointed by Governor Osborn received a large amount of attention

in Saginaw as well as in other cities. After consideration by the committee on Taxes and Insurance and by the Board of Directors it was decided to resist the plans set forth and a committee representing the Saginaw Board of Trade joined with other commercial organizations in appearing before the authorities at Lansing in the matter. I am pleased to report that the proposed plan did not succeed.

The subject of fire insurance has been emphasized upon the business interests of the city during the past year by the inspection by the National Board of Fire Underwriters. A large number of important recommendations have been made and have been considered by our committee and in conference between our committee and the city officials. We cannot afford to remain indifferent in matters of this importance.

I am about to refer to the new committee on Taxes and Insurance a proposition which involves desirable reforms on the part of the insurance companies as well as on the part of the insured. There has been a considerable agitation along this line in many of the states and important legislation has lately been enacted by several legislatures. The subject has had scant consideration thus far in this city and for that matter in the State of Michigan.

Trade Interests

I am pleased to report that another threatened introduction of the Trading Stamp Evil among the retail dealers in Saginaw has been successfully resisted.

I am also pleased to report the gratifying success of the movement initiated by our Committee on Trade Interests on the provision of new and more beautiful signs throughout the city. A city which has grown up like Saginaw extending over a period of more than fifty years naturally accumulates a large number of old signs which become delapidated, weather beaten, out of date, incorrect, illegible and unsightly. Every business house and professional man in Saginaw was communicated with last year regarding this matter and I am pleased to say that a large number of citizens cheerfully responded to the suggestion to refresh or renew their signs. There yet remains however a large number of signs which should be treated in a like manner.

The great waste by merchants and professional men in patronizing unauthorized and irresponsible advertising schemes received the attention of the Trade Interests Committee last year. A declaration of policy was formulated and adopted by the Board of Directors. This policy requires that all irregular advertising schemes shall be presented for the consideration and approval of the Trade Interests Committee of the Saginaw Board of Trade. I am pleased to say there is an increased observance of this policy on the part of the business and professional men of the city. The committee has given prompt and careful consideration to applicants. Many have been disapproved and some have been approved. By working together on this policy a large amount of money heretofore wasted may be saved by the business man.

Transportation

Saginaw is the center of population for the State of Michigan. It is the Metropolis of the Saginaw Valley and of a very large surrounding territory. It is a jobbing center. It is a manufacturing center. It is a distributing center. It is a convention center.

It is a summer resort. It is a place of important interchange and exchange. It is a place for storage, assortment, mixing, milling and merchandising. Adequate and reliable transportation is of first importance in this development.

The Board of Trade has diligently pursued a most painstaking and systematic policy in promoting and perfecting the transportation facilities of the city during the past year. Apparently the commerce of the city has outgrown the facilities now provided by the railroads. As I have already suggested a plan of railroad terminals in the city that will prevent extravagance, duplication and unnecessary hazard in operation and that will provide quicker more reliable and more ample service for our manufacturing industries and jobbing houses must be worked out as soon as possible. President Delano of the Wabash Railroad expressed himself on this subject at the last conference of business associations in Detroit recommending that the City of Detroit as a municipality should undertake to solve the perplexing railroad terminal problems now involving that city. It is becoming practically impossible to locate a new industry on a single railroad in any American city. Saginaw cannot remain indifferent to these conditions and we should not hesitate to enter upon the solution of such problems. Actuated by the motive of expediting and facilitating legitimate business we need not fear criticism nor failure.

Conclusion

From my point of view as President of the Board of Trade I congratulate the citizens of Saginaw on the splendid business conditions which have continued in our city and surrounding territory during the last year.

I assure you that I appreciate the confidence which is evidenced in my re-election at this time as President of the Board of Trade without opposition. I take it that there is thus expressed a general approval by the membership of the policies which have been prosecuted by the Board of Trade during the past year and which I shall again undertake to further with the assistance of the Board of Directors and the committees for the year upon which we are just entering.

Fifty Years of Association

I call the attention of the members to the fact that the Saginaw Board of Trade is now entering upon its fiftieth year and if you please I will now recognize the Honorable Ezra Rust one of the charter members of this organization who will introduce a resolution regarding the celebration of the fiftieth anniversary.

Mr Ezra Rust now addressed the President and spoke as follows :

Gentlemen of the Saginaw Board of Trade :

Having been one of the original incorporators of this Association in 1863 I consider it a distinguished honor and a great pleasure to move the adoption of the following resolution :

WHEREAS the Saginaw Board of Trade was first incorporated on April 9th 1863 and has now entered upon its fiftieth year and

WHEREAS the organization has been closely identified with the growth and prosperity of the city for the last half century and now has a larger membership than ever before and is engaged in many activities for the promotion of the welfare of the civic and commercial interests of the city it is

RESOLVED that the President be authorized to appoint a committee of eleven with power to act who shall provide for a suitable celebration of the fiftieth anniversary of the organization to be held on April 9th 1913.

The resolution was greeted with prolonged applause and was unanimously adopted by a rising vote.



Stores of Saginaw Valley Drug Co
Occupied in 1911



H T Wickes

President Merchants and Manufacturers Association of Saginaw
President Michigan Association of Agriculture and Commerce
Director Chamber of Commerce of the United States of America

Honors for a Fellow Citizen

Before the adjournment of the annual meeting of the Saginaw Board of Trade President Cimmerer introducing Mr Harry T Wickes spoke as follows :

Gentlemen of the Board of Trade :

The Annual Meeting of the Board of Trade is now concluded. The called meeting of the Merchants and Manufacturers Association will convene at once.

I am therefore about to introduce one of our members who has lately received high honors.

Mr Harry T Wickes President of the Merchants and Manufacturers Association was elected President of the new Michigan Association of Agriculture and Commerce at the convention held in Detroit on April 18th. Again at the convention held in Washington on April 22d Mr Wickes was chosen one of the Board of twenty-five directors of the Chamber of Commerce of the United States of America. Mr Wickes while a man of large affairs and broad vision and travel is distinctly a Saginaw business man. I learn that he was born in the Saginaw Valley and was brought to Saginaw by his parents in a wagon before railroad construction had begun. Unfortunately the early records of the Saginaw Board of Trade were destroyed some years ago. The existing records however run back as far as 1892 at which time I find that Mr Wickes was a member in good standing of the Saginaw Board of Trade. The older members of the organization without exception testify that Mr Wickes from his early manhood has been active in the promotion and development of the city. He has served on the working committees of the Board of Trade and for two years was Vice-President of the organization. When the Merchants and Manufacturers Association was organized in 1905 Mr Wickes was foremost in raising the funds and promoting the project. He was unanimously elected first President of the Association and has been re-elected at every annual meeting since. Citizens of Saginaw are therefore justly proud in presenting for high honors in the business world this well trained business man whom I now have the pleasure to present. (Applause.)

Response by Mr Harry T Wickes

Mr President and Gentlemen :

There is no place like home. Words fail me in expressing my appreciation of the kind words just spoken by Mr Cimmerer the President of the Board of Trade and of the many other kindly expressions I have lately received from my associates and neighbors in Saginaw.

As Mr Cimmerer has said it is true that I came to Saginaw at an early age. According to my best recollection I was one year old when my parents took up their residence on North Jefferson Street when they removed from Flint to this city. While it is true that there were no railroads in Saginaw at that time I beg to say that railroad construction began almost immediately after my arrival. As I am being given credit for a large amount of enterprise at the present time I might as well claim the credit of having started railroad construction in the Saginaw Valley when only two years of age. I would also call your attention to the fact that

when I came to Saginaw there was no Board of Trade in the city but within two years after I arrived this Board of Trade was organized and that was before I was three years old and furthermore the organization has had an uninterrupted and successful existence ever since.

Business men all over the country are now appreciating more than ever before the immense practical value of business associations. In Germany I am told that a manufacturer receives no recognition until he has joined himself with the local business association of his community and with the National Association of his craft. Those who are posted on International Commerce say that this fact is largely responsible for the growing prestige of German manufacturers in the markets of the world. With the record of nearly fifty years of successful co-operation behind us the business men of Saginaw need no persuasion to continue and broaden the work of this organization. Likewise the Saginaw Board of Trade will take the prominent part to which it is entitled in the State and National organizations which have just been formed.

The Saginaw Board of Trade

The Michigan Association of Agriculture and Commerce

And the Chamber of Commerce of the United States of America each has the purpose of promoting the general welfare especially in business. As individual citizens of the City and of the State and of the Nation we will do well to enter into a broad sympathy with all our associates and fellow citizens endeavoring to make

Saginaw

Michigan

United States of America
a good place in which to live
and move and have our being
and where people may engage
in business and the arts with
encouragement and the hope of
profit. (Prolonged applause.)



New Pleasure Steamer Melbourne
Season of 1912 between Saginaw and
Point Lookout

**Saginaw Board of Trade
Treasurer's Annual Report
Year Ending May 7 1912**

To Officers and Members

I have the honor to submit herewith the report of the Treasurer for the year ending May 7th 1912

Receipts

Balance on hand May 3rd 1911.....	\$ 202 88
Receipts May 3rd 1911 to May 7th 1912 inclusive.....	8946 35
	<hr/>
	9149 23

Disbursements

Disbursements as per vouchers No 756 to 1108 inclusive	9085 09
Cash balance on hand.....	64 14

Respectfully submitted

WILLIAM SEYFFARDT

Treasurer

Correct

For Auditing Committee

W H ENNIS

G O DUDLEY

ROBERT T HOLLAND



William Seyffardt Treasurer

Joseph P Tracy Secretary

Saginaw Board of Trade

Saginaw Board of Trade Secretary's Annual Report Year Ending May 7 1912

To Officers and Members

I have the honor to submit herewith the report of the Secretary for the year ending May 7th 1912

Finances

In my last report there was a cash balance of.....\$ 202 88
The receipts from all sources for the period May 3rd
1911 to May 7th 1912 inclusive have amounted to..... 8946 35

The total cash to be accounted for in this report is
therefore 9149 23
The disbursements authorized for all purposes during
the period May 3rd 1911 to May 7th 1912 inclusive and
which are covered by vouchers No 756 to 1108 inclusive
have amounted to 9085 09

The cash balance on hand this date is..... 64 14

The resources during the year have been as follows

Cash Balance May 2nd 1911.....	202 88
Receipts from Dues.....	7406 81
Fire Works Fund.....	190 25
Banquets	386 15
Miscellaneous	360 90
Convention Fund Refund.....	17 50
Farmers Institute Refund.....	70 75
Sale of Shrubbery.....	143 50
Eastern Michigan State Fair Association Refund.....	38 54
Saginaw Band and Orchestra Association.....	31 95
Sale of Real Estate.....	300 00
Total.....	9149 23

The disbursements for the year have been for the following accounts

Advertising and Publications.....	762 55
Clerical Expenses.....	1349 45
Commercial Reports Newspapers and other Publications	351 38
Conventions	292 48
Entertainment of Guests and other General Expenses..	702 67
Farmers Institute.....	222 81
Fourth of July Celebration.....	190 00
Furniture and Fixtures.....	237 55
Investigation and Promotion of Civic Affairs and Public	
Improvements	358 28
Investigation and Promotion of Industrial Propositions	904 15
Meetings Conferences and Banquets.....	1666 63
Office Rent and Light.....	532 56
Printing Postage Stationery Telegraph Telephone and	
Miscellaneous Office Supplies.....	1021 25
Shrub Distribution.....	493 33
Total.....	9085 09

The resources for the semi-annual period ending October 31st 1912 are estimated at \$3210 00

Membership

In my last annual report there appeared a total membership of 817 it will be remembered that this large membership resulted from the campaign of a year ago

During the last year there has been no special campaign for members The committee however has given attention to its duties and has acted promptly in removing from the roll the names of those who have removed from the city resigned or neglected to pay dues

Three members have died during the year

During the past year there were admitted to membership

27 Associate Members
4 Auxiliary
3 Honorary
100 Regular
46 Regular (account 15 contributing memberships)

180 Total

At the present time the membership is classed as follows

2 Affiliating Memberships
138 Associate Members
7 Auxiliary
31 Honorary
598 Regular Members
108 Regular Members (account 35 contributing memberships)
884 Total

Respectfully submitted

JOSEPH P TRACY

Secretary

Saginaw Board of Trade Original Incorporation

We, the undersigned, hereby Associate Ourselves together as a Board of Trade for the Saginaw valley - under & according to the Act Entitled "An Act for the Incorporation of Boards of Trade & Chamber of Commerce" approved March 19. 1863 -

Dated, Apr. 9. 1863 -

George Dunlap
Nehemiah Bannard
W. L. Mitten
V. A. Paine
A. B. Paine
J. J. Pharesne
H. J. Brindley
Jas. H. Davenport
Chas. Ludyck
Egbert Ludyck pue 76

W. L. Little
Hath. Chapman
Ezra Rust
W. L. Little
A. M. Davis
A. W. Brockway
L. B. C. Smith
Castle Luthersburg
J. M. S. Briggs
H. C. Briggs
W. J. Glesby
H. H. Hobb
Edm. B. Smith
Chas. F. Disbrow
Wm. Sontknecht
E. J. Thrope
Jas. L. Hutcham
J. E. G. C. C. C.
J. H. Estabrook
J. M. & C. M.
H. C. Potter
W. D. Dill



Eddy Building
Offices of Saginaw Board of Trade

Saginaw Board of Trade

Reincorporated 1908

Articles of Association

Amended May 2 1911

We, the undersigned, being of full age, and desiring to become incorporated under the provisions of Act No. 171, of the Public Acts of Michigan for 1903, entitled "An Act for the incorporation of Associations not for pecuniary profit," do hereby make, execute and adopt the following articles of association, to-wit:

Article I (Name)

The name or title by which said corporation is publicly known in law is the Saginaw Board of Trade.

Article II (Purpose)

The purposes of this organization shall be to secure the co-operation of merchants, manufacturers, officials and all business and professional men and citizens generally, and to promote the social, moral and business interests of its members; to encourage well directed enterprise; to promote the growth of the city, and the progress, extension and increase of its trade; and to take concerted action in matters pertaining to the general good of the city.

Article III (Location)

The principal office or place of business shall be in the City of Saginaw, State of Michigan.

Article IV (Term of Existence)

The term of existence of this Association is fixed at thirty years from the date of these articles.

Article V (Directors)

The number of directors shall be twelve, in addition to the President, two Vice-Presidents, the Secretary and the Treasurer, who shall be directors, ex-officio.

Article VI (Membership)

Any person, firm, partnership or corporation of good standing, interested in the commercial, industrial and municipal advancement of the City of Saginaw, shall be eligible to membership. The officers of the Board shall reside in Saginaw.

Article VII (Amendments)

These Articles of Association may be altered or amended by a vote of the majority of the members of such corporation at any regular meeting, or at any special meeting.

Saginaw Board of Trade

By Laws

Revised May 7 1912

Article I (Membership)

Section 1 Membership in the Association shall be comprised of the following, namely: Regular, Contributing, Honorary, Associate, Affiliated and Auxiliary.

Sec 2 All candidates for Regular, Contributing and Associate membership shall make written application to the Directors, said application to be a pledge of adherence to all By-Laws, Rules and Regulations of the Association.

Sec 3 To elect an applicant to membership, it shall require the recommendation of the Membership Committee or any member of the Board and an affirmative vote of the Directors present at the meeting at which such application is considered; three (3) negative votes shall defeat the motion to elect.

Sec 4 Every member of this Association shall conform to its Rules, Regulations and By-Laws.

Sec 5 Any member of this Association neglecting or refusing to pay his dues for three months after such sum or sums become due, may be dropped from the roll of membership by a majority vote of the Directors at any regular meeting.

Sec 6 Members shall be liable for dues until written notice of resignation is accepted by Board of Directors. Provided, however, any member desiring to withdraw from the Association may do so by sending to the Secretary a notice of his intention so to do and paying all dues owing by him, including the current half year.

Sec 7 The Board of Directors shall have power to rebate the dues of any delinquent member and continue the membership in good standing.

Sec 8 Cards of membership, good for one year, may be issued to members.

Sec 9 Any person, who from any cause, shall cease to be a member, shall forfeit his rights and interest in the Association.

Article II (Regular Membership)

Section 1 Any person, firm or corporation approved by the Board of Directors, may become a member of the Association by paying an entrance fee of one (\$1.00) dollar per month to the first day of May or November, as the case may be, and an annual membership fee thereafter of twelve (\$12.00) dollars, payable semi-annually in advance on the first days of May and November.

Sec 2 Each member shall be limited to one vote at any meeting or at any election.

Sec 3 When a regular membership is held by a firm or corporation, one person shall be certified to represent the same.

Article III (Contributing Membership)

Section 1 Any firm, partnership or corporation approved by the Board of Directors, may become a contributing member of the Association by paying an entrance fee of two (\$2.00) dollars per month to the first day of May or November, as the case may be, and an annual membership fee of thirty (\$30.00) dollars, payable semi-annually in advance, on the first days of May and November; said firm, partnership or corporation shall be entitled to three (3) regular memberships, and shall, at time of making application and each year thereafter prior to annual meeting, designate, in writing, such individual representatives as it may desire to have elected to membership in the Association.

For each additional membership above three (3) the fee shall be five (\$5.00) dollars per annum, such additional representative also to be designated, in writing, it being understood that an employee of such firm, partnership or corporation may be designated.

Sec 2 Each individual designated as member shall be limited to one vote at any meeting or at any election.

Article IV (Honorary Membership)

Section 1 Past presidents shall be honorary life members of the Association. United States Senators from Michigan and the Congressman from the congressional district in which Saginaw is located, shall be during their terms honorary members of the Board. Any man of distinction or any citizen who may have materially benefited the Association or city, may be elected to honorary membership by the Board of Directors, or at the annual meeting of the Association.

Nominations for honorary membership may be made by the Membership Committee or any member of the Board, and the nominee elected by a vote of the Directors. A proposition to confer honorary membership may be made in writing to the members of the Board. If any nominee shall receive an affirmative vote of the Directors, he shall be declared elected. Three negative votes shall defeat election.

Sec 2 Honorary membership shall confer all the privileges of regular membership, with exemption from the payment of all fees and dues.

Sec 3 An elective honorary membership may, for cause, be revoked by the Directors at any time.

Article V (Associate Membership)

Any person approved by the Board of Directors may become an associate member of the Association by paying an entrance fee of fifty (50c) cents per month to the first day of May or November, as the case may be, and an annual membership fee thereafter of six (\$6.00) dollars, payable semi-annually in advance on the first days of May and November. The associate member shall have all the privileges of regular members, except the right to vote and hold office.

Article VI (Auxiliary Membership)

Section 1 Any commercial or civic body or fraternal society in the City of Saginaw that desires to be associated with the Board of Trade, as an auxiliary, may be so accepted by a vote of the Board of Directors.

Each auxiliary association shall pay dues equal in amount and in the same manner as regular members, and may appoint a representative, who shall have the privilege of a regular member.

Article VII (Affiliated Associations)

Section 1 Any member or members who may desire to be associated together as a Board, Exchange or Association, for the purpose of promoting more effectually a special trade, industry, business, profession or objects in which they are interested, may form a "Bureau" of the Saginaw Board of Trade.

Sec 2 The desire to form any bureau shall be communicated to the Directors in a petition signed by not less than ten members, and if the Directors shall approve the formation of such bureau, the Secretary shall issue a call for a meeting of all members who are reported by the petitioners to be interested therein.

Sec 3 If two-thirds of those called shall, in meeting or by writing, favor the formation of such Bureau, this fact shall be reported in writing to the Directors, who, if they approve the formation of such Bureau, shall issue a certificate of organization, bearing the seal of the Board and the signatures of its President and Secretary; but such certificate shall not be issued until the directors shall have approved all rules and regulations adopted, or proposed to be adopted by such Bureau.

Sec 4 Each Bureau of the Board may adopt such rules and regulations as it may consider necessary, for its proper government, but no rule or regulation shall be adopted by any Bureau which shall be out of harmony with the recognized policy or usage of the Board or in any way conflict with the purposes and objects of the Board as set forth in its charter, by-laws, rules and regulations.

Sec 5 No Bureau of this Board, or any member thereof, shall contract any debt in its behalf which shall in any manner, or by any extent, render the Board liable for the payment of any sum, unless the same shall have been previously approved by the Directors.

Sec 6 No action or resolution of any Bureau shall be binding upon or expressive of the sense of the Saginaw Board of Trade.

Sec 7 Any Bureau of this Board may be dissolved by the Directors upon petition or resolution, approved by two-thirds of the members of said Bureau present at a meeting officially called for the purpose of considering such dissolution; and any Bureau shall be suspended or dissolved by the Directors for any action contrary to the charter, by-laws, rules, regulations or policy of the Board; such suspension or dissolution may, if the Directors so order, constitute a charge against the members of such Bureau as otherwise provided.

Sec 8 Bureaus or associations, in affiliation with the Board, shall submit to the Directors, five days prior to the annual meetings of the Board, reports of their condition and reviews of their proceedings for the year.

Article VIII (Officers and Directors)

Section 1 The officers of this Association shall consist of a President, two Vice-Presidents, a Secretary, a Treasurer and twelve Directors.

Sec 2 These officers, except the Secretary and the Treasurer, shall be elected annually by ballot, and shall hold their offices for

one year, or until their successors are duly elected. The Secretary and the Treasurer shall be chosen by the Board of Directors, as provided by section two (2) of article nine (9).

Sec 3 The Board of Directors shall consist of twelve (12) members, who shall be elected by the Board of Trade at the time of the general election of officers.

The President and the two Vice-Presidents, and Secretary and the Treasurer of the Board shall be ex-officio directors.

No compensation for services shall be paid any officer except the Secretary.

Article IX (Duties of Directors)

Section 1 The Board of Directors, shall have charge of all matters of general interest to the Association not otherwise assigned; provide rooms for the Association, audit all bills through an auditing committee appointed by the President, three of whom shall be Directors, and examine books and accounts of the Secretary and the Treasurer previous to each annual meeting, or oftener, if required.

Sec 2 It shall be the duty of the Board of Directors to elect the Secretary of the Board of Trade, and fix his compensation; to elect the Treasurer of the Board of Trade; to employ such other help as in its judgment may be necessary, and to fix the compensation to be paid therefor; to allow all bills for expenses incurred in furthering and carrying on the work of the said Board of Trade, as in its judgment are necessary and proper; and it shall have power to direct and control the work of the Secretary and all other matters pertaining to said Board of Trade not otherwise provided for. All of the financial and business interests of the Association shall be managed and conducted by and under the direction of the Board of Directors.

Sec 3 The Board of Directors may declare vacant the seat of any member of its Board who shall absent himself from four consecutive meetings without having been previously excused, or without having sent written communication to the Board of Directors, stating the reason for his absence.

Sec 4 All vacancies among the officers and directors between elections, shall be filled by the Board of Directors.

Sec 5 The Board of Directors may adopt such rules and regulations as it may deem wise for the government of the Board, and may create new officers whenever the same are considered necessary.

Sec 6 The Board of Directors shall submit, at the annual meeting, a full report of the condition and finances of the Association, together with a review of its acts for the preceding year.

Article X (Duties of Officers)

Section 1 The President shall preside at all meetings of the Board of Directors, and shall perform all duties incident to his office. He shall be ex-officio member of all committees.

Sec 2 The First or Second Vice-President shall act in the absence of the President, and in the absence or disability of the three officers named, a member shall be chosen to act temporarily.

Sec 3 The Treasurer shall receive all moneys from the Secretary and keep the same deposited in the name of the Board. He shall make no disbursements, except upon an order signed by the Secretary and countersigned or approved by the President; or, in

the absence of the President, by one of the Vice-Presidents. He shall make monthly reports to the Directors, who may require him to give acceptable bonds in such sum as they may determine.

Sec 4 The Secretary shall receive all moneys due the Association from any source, and pay the same to the Treasurer, taking his receipt therefor; keep a record of all proceedings and all meetings; conduct official correspondence; preserve all books, documents and communications; keep a list of all members in a book provided for that purpose, which shall be an account with each member as to his dues; notify all committees of their appointment; forward proper notification receipts to delinquents; act as Secretary of the Board of Directors and ex-officio member of all committees, and perform such other duties as may be incident to his office, subject to the approval and direction of the Directors. He shall make monthly reports to the Directors, who may require him to give suitable bond in such sum as they may determine. At the expiration of his term of office he shall deliver to the Directors all books, papers and property belonging to the Board.

Article XI (Committees)

Section 1 At the first regular meeting of the Directors subsequent to the annual meeting, the President shall appoint the following standing committees of seven or more members each, subject to confirmation by the Directors:

- Arbitration
- Auditing
- Civic Affairs
- Conventions
- Entertainment
- Finance
- Foreign Trade
- Good Roads
- Membership
- New Industries
- Public Improvements and Utilities
- River and Harbor
- Statistics and Publications
- Taxes and Insurance
- Trade Interests
- Transportation (Electric and Steam)

The Auditing Committee shall have at least three members of the Directors.

Sec 2 The names of the persons selected for the various committees, by the President, shall be mailed to each Director prior to the meeting of the Board of Directors at which such committees shall be presented for approval.

Sec 3 The President, with the approval of the Board of Directors, may appoint other standing committees, and such special committees as may be deemed necessary.

Sec 4 The Chairman of each Committee shall be taken from the Directors, but no member shall serve on more than two standing committees at the same time.

Sec 5 Except when specified, the duties of the several standing committees shall be as indicated by their respective names; to take charge of all business referred to them by the Board or its presiding officer; to carefully and industriously investigate the

different subjects assigned to them or pertaining to their duties; to make such original investigation in their respective lines as in their judgment they see fit.

Sec 6 The President or Board of Directors may from time to time refer to committees questions relating to the interests which they represent, and such committees shall report to the Board such recommendations, in connection therewith, as in their opinion tend to promote the objects for which the Association was organized.

Sec 7 All standing and special committees shall report their proceedings to the Directors, and shall submit, prior to the last meeting of the Directors before the annual meeting of the Board, a full report of their acts and findings from the time of appointment. Reports of all committees must be submitted in writing and filed with the Secretary.

Sec 8 Should any standing or special committee fail to discharge the duties assigned to it, with reasonable promptitude, such committee shall be declared discharged by the President, who shall report the same to the Directors and submit a new committee for confirmation.

Sec 9 All standing and special committees shall be considered discharged at the end of each Board year.

Sec 10 Vacancies in any standing committees shall be filled by the President, subject to the approval of the Board of Directors.

Sec 11 The President and Secretary shall be ex-officio members of all committees.

Article XII (Meetings)

Sec 1 The meetings of the Board of Directors and of the Committees shall be held at the offices of the Board.

Sec 2 The annual meeting of the Board of Trade shall be held on the first Tuesday in May of each year.

Quarterly conferences open to all members of the Association shall be arranged by the Board of Directors.

Sec 3 The regular meetings of the Board of Directors shall be held on the second Tuesday of each month.

Sec 4 Special meetings of the Board of Directors may be called by order of the President or upon the request of two directors, and notice of such meetings shall be given by the Secretary by telephone, mail or messenger, at least two hours before the time of holding such meeting.

Special meetings of the Board of Trade may be called by the Board of Directors, or at the written request of at least twenty per cent. of the voting members, which written request shall specify the object and purpose of such special meeting. A notice of such special meetings shall be given to all members of the Association personally or by mail, or be published in one of the regular daily papers at least three days before the day of such meeting.

Sec 5 Committee meetings may be called at any time by order of the Chairman, or upon request of two members of the committee.

Sec 6 The number constituting a quorum at the respective meetings shall be as follows:

Board of Trade, twenty-five members.

Board of Directors, five members.

Any committee, three members.

Sec 7 At meeting of either the Board of Trade or Board of Directors, the following shall be the order of business:

- 1 Roll Call
- 2 Reading of Minutes of Previous Meetings
- 3 Reports of Officers
- 4 Reports of Standing Committees
- 5 Reports of Special Committees
- 6 Admission of New Members
- 7 Unfinished Business
- 8 New Business
- 9 Good of the Association
- 10 Adjournment

Article XIII (Elections)

Section 1 Election of a President, two Vice-Presidents and twelve members of the Board of Directors, shall be held on the day of the annual meeting.

Sec 2 For the three officers named above, a majority of the whole number of votes cast shall be necessary for a choice; the twelve persons receiving the greatest number of votes shall be declared elected as members of the Board of Directors.

Sec 3 The election of a Secretary and a Treasurer and other officers is vested in the Board of Directors and shall take place as provided for in Article Nine (9).

Sec 4 In March, prior to the annual meeting, the President shall appoint a nominating committee of eleven (11) members, none of whom shall be an officer or director. This committee shall invite suggestions from the members, after which it shall nominate candidates for offices, provided in Section 1, and shall report the names of such nominees, in writing, to the Secretary, at least thirty (30) days before the annual meeting. On receipt of the nominations made by the nominating committee, the Secretary shall at once mail a printed copy of the same, together with a printed copy of this article of the By-Laws providing for elections to each voting member of the Association.

Sec 5 Any fifteen (15) or more voting members may unite in nominating candidates for all or any of the offices provided in Section 1. Such nominations shall be made in writing and must be signed by at least fifteen (15) voting members of the Association and filed with the Secretary at least fifteen (15) days before the annual meeting.

Sec 6 Only persons nominated in accordance with Sections 4 and 5 may be voted for. The voting shall be by printed ballot provided by the Secretary. No proxies shall be allowed.

Sec 7 At least ten (10) days prior to the date of the annual meeting, the Secretary shall prepare a printed sample ballot containing all nominations for each office, in alphabetical order, and shall mail a copy of the same, with a proper notice of the time and place of the election, to each voting member of the Association.

Sec 8 The polls shall be located at the Secretary's office, or elsewhere in the City of Saginaw, as provided by the Board of Directors, and shall be open between the hours of 12:00 noon and 6:00 p. m. and shall be under the supervision of three (3) tellers appointed by the Board of Directors.

Article XIV (Disbursements)

All bills or accounts against the Association shall be examined and approved by the Auditing Committee and allowed by the Board of Directors; the Secretary shall then be authorized to draw an order on the Treasurer for the amount, countersigned by the President or Vice-President. No indebtedness nor obligations to pay any sums of money shall be valid or binding against the Board unless the same shall have been formally provided for by the action of the Board of Directors.

Article XV (Sinking Fund)

There shall be a sinking fund created for the purpose of the erection of a Board of Trade Building or for otherwise securing permanent quarters for the Association.

Article XVI (Amendments)

These By-Laws, or any part thereof, may be repealed, amended or added to by a two-thirds vote of the Board of Directors, or by a two-thirds vote of members present at any regular or special meeting of the Board of Trade, notice of which meeting shall set forth the proposed change.

Article XVII

The By-Laws and amendments thereto shall be binding upon all members of the Board of Trade and of the Directors, provided no By-Laws shall be in conflict with the Constitution and laws of this State.



Factories of Werner & Pfeleiderer Cannstadt Germany
to be duplicated in Saginaw for the firms American trade

Saginaw Board of Trade

Executive Officers

Elected	President	1st Vice-President	2d Vice-President	Secretary	Treasurer
1876	R G Horr.....	C W Wells.....	M Jeffers.....	Chas W Grant.....	John Welch
1877	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	John Welch
1878	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1879	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1880	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1881	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1882	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1883	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1884	J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose
1885	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1886	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1887	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1888	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1889	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1890	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1891	J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell
1892	W L Webber.....	J L Jackson.....	Alex Hoyt.....	T Daily Mower.....	F C Knapp
1893	Wm Callam.....	J L Jackson.....	Alex Hoyt.....	T Daily Mower.....	F C Knapp
1894	J L Jackson.....	J H Foster.....	W G Emerick.....	E M Hopkins.....	F A Ferguson
1895	A T Bliss.....	J H Foster.....	W G Emerick.....	E M Hopkins.....	F A Ferguson
1896	Lewis C Slade.....	Wm Seyffardt.....	W W Starkey.....	E M Hopkins.....	F A Ferguson
1897	Lewis C Slade.....	W G Van Aulken.....	Jas S Smart.....	R F Johnson.....	F A Ferguson
1898	William Earle.....	J W Fordney.....	Jas S Smart.....	Geo A Grant.....	F A Ferguson
1899	Jas S Smart.....	M G Gardner.....	Chas H Peters.....	Geo A Grant.....	F A Ferguson
1900	J W Symons.....	M G Gardner.....	Chas H Peters.....	Geo A Grant.....	F A Ferguson
1901	Chas H Peters.....	M D Geer.....	D E Prall.....	Geo A Grant.....	F A Ferguson
1902	D E Prall.....	C S Bliss.....	Henry Quinn.....	Geo A Grant.....	F A Ferguson
1903	E McSweeney.....	D W Briggs.....	H T Wickes.....	Geo A Grant.....	F A Ferguson
1904	E McSweeney.....	D W Briggs.....	H T Wickes.....	Geo A Grant.....	F A Ferguson
1905	W S Linton.....	J W Ippel.....	S E Symons.....	Geo A Grant.....	Henry Witters
1906	W S Linton.....	D W Briggs.....	E P Waldron.....	W C Britton.....	Otto Schupp
1907	W S Linton.....	D W Briggs.....	E P Waldron.....	W C Britton.....	Otto Schupp
1908	W S Linton.....	F H Potter.....	J Rupp.....	F F Kleinfield.....	Wm Seyffardt
1909	W S Linton.....	G M Stark.....	J Rupp.....	F F Kleinfield.....	Wm Seyffardt
1910	W S Linton.....	F D Church.....	J Rupp.....	F F Kleinfield.....	Wm Seyffardt
1911	J A Chimmerer.....	M N Brady.....	J Rupp.....	Joseph P Tracy.....	Wm Seyffardt
1912	J A Chimmerer.....	J N Brady.....	M W Tanner.....	Joseph P Tracy.....	Wm Seyffardt

Saginaw Board of Trade

Fiftieth Year

Officers and Directors

J A Cimmerer	President
John J Rupp 1st	Vice-President
M W Tanner 2d	Vice-President
Wm Seyffardt	Treasurer
Joseph P Tracy	Secretary

A A Alderton	R C Morley	Wallis Craig Smith
John A Cleveland	Edward Schust	John W Symons
H S Erd	H S Siebel	George B Willcox
Louis Mautner	John W Smart	F Zahner

Standing Committees

Arbitration

J A Cimmerer	T E Dorr	W S Linton
William Barie	A T Ferrell	Ezra Rust
W B Baum	J W Ippell	Reverend H R Stark
W R Burt	W R Kendrick	

Auditing

F Zahner	G O Dudley	Ernst Reichle
A A Alderton	E T Lindsay	Wallis Craig Smith
C W Bradford	E C Oscar	C W Stiver

Civic Affairs

John J Rupp	C L Cowles	Ludger A Gelinas
J Fred Beckbissinger	Dr W L Crego	Daniel Izzo
Reverend N S Bradley	M W Cutler	C W Light
Rev Francis L Church	J F Donahue	Dr W J O'Reilly
Robert Cook	Peter Drummond	C H Parker
W T Cooper	Daniel H Ellis	A D Spangler
		H Watson

Conventions

John A Cleveland	Frank A Booth	C W Riedel
Roy S Ames	E F Bunn	W A Rusco
Prof Arthur Amsden	John C Erhard	Wm F Schultz
Harold B Anderson	Harry L Markell	H G Wesener
John Baum	Harry E Oppenheimer	Henry Witters
		F A Young

Entertainment**Wallis Craig Smith**

Riley L Crane
George F Dice
Charles Frueh Jr
Hugo Geisler
E A Grohman

Julius B Kirby
William H Klenke
Charles W Kuehl
Henry E Naegely
E C Peters
Miles J Purcell

C J Reynick
Norman N Rupp
W F Schirmer
Curt M Schwahn
Frank Wolfarth
W Wolsey

Finance**R C Morley**

E L Beach
Arthur J Beese
Arnold Boutell
W C Cornwell

C H Davis
Asa W Field
L S Foote
W H Hart
H W Merrill

E C Mershon
C L Ring
H T Robinson
Joseph Seemann
J T Wylie

Foreign Trade**H S Erd**

Willis H Brooks
Hugh B Brown

O E Meyer
William Neuchterlein
C E Phillips

J O Pierce
William Seyffardt
Robert T Wallace

Good Roads**H S Siebel**

S D Bolton
Ike W Clinkofstine
G C Eastwood
Walter S Eddy
G S Garber

Edward W Glynn
S H Heginbottom
W G Jamieson
John F O'Keefe
Jared M Pitcher
Herbert Remer

Rolla W Roberts
Dr A S Rogers
Dr W L Slack
H A Savage
Jerome Weadock

Membership**John W Smart**

Newell Barnard
J P Beck
B C Bingham
H E Brown
C Q Carlisle
C H Chambers
Lloyd T Crane
Otto L Dittmar
W H Ennis
Adolph F Fox
C C Henning

W F Hemmeter
John Herzog
John W Ladd
Ira B Lincoln
O B Moore
H F Paddock
F H Payne
John Popp
R M Randall
C Reitter
Dr E P Richter
S S Roby

B J Rockwood
Hugh Spence
W F Stevens
J W Symons Jr
W H Tausend
George A Trombley
A A White
Wm C Wiechmann
Stephen Winkler
Dr Fiske Wood
S F Zacharias

New Industries**George B Willcox**

W A Brown
A F Burwitz
O D Gilbert
Wm H Granville

A R Guider
George L Humphrey
W J Lamson
J H Malcolm
Harry B Nelson

E H Patterson
P J Redmond
John Schmelzer
R P Shorts
E C Warriner
Merrill M Wilcox

Public Improvements and Utilities

A A Alderton	Mark D Geer	R K Logan
S B Borland	Henry W F Goetz	John McAvoy
Fred L Eaton	J W Grant	Ludwig E Schwemer
Frank A Ferguson	James A Griggs	John J Speed

River and Harbor

John W Symons	S L Eastman	John L Jackson
James P Bowen	A D Eddy	W C Phipps
M N Brady	H Eymmer	Harry T Wickes
J F Brand	M B Green	

Statistics and Publications

Louis Mautner	R B H Cuyler	W T Otis
B G Appleby	C E Gage	Charles E White
Herbert B Arnold	Philip Huber	W W Warner

Taxes and Insurance

William Seyffardt	A H Hempstead	A D Phillippe
J F Boynton	P R Janney	William Polson
L T Durand	John D Mershon	H B Schneermann
O R Fowler	J J McKeyitt	A W Seeley
Max Heavenrich	K R G Nickodemus	Henry Upholt
William Henderson	James B Peter	

Trade Interests

M W Tanner	John E Ferris	Miss M C Murray
J E Anderson	W H Filbert	Gustave F Oppermann
W I Biles	William H Fruechtel	S E Symons
H B Burdick	P P Heller	John Wolf

Transportation

Edward Schust	James Cooper	Louis Kuehl
Lewis Barnard	George Gallup	A MacLachlan
A E Braun	Michael J Hart	Frederick W Newton
E D Church	C M Ireton	

Saginaw Board of Trade Membership

Revised to July 1 1912

Honorary Members

William Barie
ex-President
Saginaw Board of Trade

Reverend N S Bradley
Pastor First Congregational
Church

Wellington R Burt
Benefactor

Edwin D Cowles
Editor Bay City Tribune
Bay City

Temple E Dorr
Benefactor

Reverend J Ambrose Dunkel
Pastor Warren Avenue
Presbyterian Church

Joseph W Fordney
Member of Congress

Professor Philip Huber
Superintendent West Side
Public Schools

John L Jackson
ex-President
Saginaw Board of Trade

George A Grant
ex-Secretary
Saginaw Board of Trade

Bamlet Kent
Junior Engineer U S War
Department Detroit

Frank F Kleinfeld
ex-Secretary
Saginaw Board of Trade

William S Linton
ex-President
Saginaw Board of Trade

Eugene McSweeney
ex-President
Saginaw Board of Trade

Patrick A O'Donnell
ex-Secretary
Saginaw Board of Trade

Chase S Osborn
Governor of Michigan
Sault Ste Marie

Thomas W Palmer
ex-United States Senator
Detroit

A Patriarche
Detroit

Delbert E Prall
ex-President
Saginaw Board of Trade

Ezra Rust
Benefactor
Charter Member Saginaw
Board of Trade

Lewis C Slade
ex-President
Saginaw Board of Trade

James S Smart
ex-President
Saginaw Board of Trade
Los Angeles California

William Alden Smith
United States Senator
Grand Rapids

Reverend Richard J Sweeney
Pastor St Joseph's Catholic
Church

John W Symons
ex-President
Saginaw Board of Trade

Charles E Townsend
United States Senator
Jackson

Colonel Charles McD Townsend
Corps of Engineers United
States Army Detroit

Major Edward Tucker
Divisional Officer Salvation
Army

Professor E C Warriner
Superintendent East Side
Public Schools

George B Wiggins
Lumberman Saginaw

Judge Eugene Wilber
Brunswick Me

Henry M Youmans
ex-Member of Congress
Bridgeport

Contributing Members

- Alert Pipe and Supply Company
Edward J Bissell
W T Brownson
A MacLachlan
- Bank of Saginaw
- William Barie Dry Goods Co
William Barie
Wm G Jamieson
H G Wesener
- The Bradstreet Company
Bay City
W S Cooley Bay City
- Consolidated Coal Company
H C O'Brien
S E Trott
C W Stiver
- R G Dun and Company
E S Blodgett
W R Botsford
L D Pierson
- Eaton Holland and Smith
Fred L Eaton
Robert T Holland
Wallis Craig Smith
- C K Eddy and Sons
A D Eddy
W S Eddy
E C Oscar
- Griggs and Butenschoen
Louis P Butenschoen
Eugene L Griggs
James A Griggs
- Herzog Art Furniture Company
Theodore F Gaensbauer
Joseph Grohman
John Herzog
- Hotel Vincent
W H Aubry and Co
E F Bunn
- Jackson-Church-Wilcox Co
Merrill M Wilcox
- Lufkin Rule Company
Fred Buck
Theo Huss
S B McGee
R T Wallace
- Mershon Eddy Parker Company
B C Bingham
A H Hempstead
F E Parker
- William B Mershon and Co
Hugh B Brown
Charles D Curtis
E C Mershon
William B Mershon
- Michigan Salt Association
C M Ireton
A A White
- Michigan Sugar Company
C W Bradford
C W Orton
W H Wallace
- Morley Brothers
A E Kendall
G W Morley
R C Morley
C E Phillips
Ernst L Reichle
T A Saylor
- Peninsular Motor Company
P R Janney
James S O'Rourke
W B Wardle
- Saginaw Beef Company
E J Cornwell
W C Cornwell
William Perkins
- Saginaw Coal Company
E W Delano
W E Goodman
Alex Liddle
- Saginaw Hardware Company
Charles F Schoeneberg
William Seyffardt
Fred Zahner
- Saginaw Milling Company
W I Biles
W H Ennis
J M Coup
- Saginaw Plate Glass Company
C E Estabrook
C L Smith
W W Smith

Saginaw Table and Cabinet Co	Symons Brothers and Company
John L Fleischman Jr	S E Symons
August Miessler	J W Hall
William Neuchterlein	Robert Brown
Saginaw Valley Drug-Company	M W Tanner Company
H E Brown	H P Baker
C H Chambers	L W Bixby
W B Moore	M W Tanner
A L Regener	Dr Fiske Wood
John W Smart	United States Graphite Co
Otto Schupp	L Field
Second National Bank	Eugene McSweeney
J C Graebner	H C Woodruff
E T Lindsay	United States Health and
George B Morley	Accident Insurance Company
A H Morley	J Bert Pitcher
A H Perrin	F R Pitcher
South Side Business Association	Jared M Pitcher
Adolph Moeller	Wickes Boiler Company
Jay Rouse	H E Cross
Dr T M Williamson	Charles B Curtis
Seemann and Peters	E C Fisher
Edward Heim	Wickes Brothers
E C Peters	A E Braun
C H Peters	W A Brown
Joseph Seemann	George A Davies
	F H Payne

Auxiliary Members

- Germania Society
 - Meetings first Wednesday each month
 - Meetings at Germania Hall
 - William B Baum President
 - Herman E Vasold Secretary
- I O F Sub Court Starlight No 1024
 - Meetings second and fourth Tuesday each month
 - Meetings at Foresters Temple
 - Edward Wilson Presiding Officer
- Michigan National Guard Company F Third Infantry
 - Meetings at Armory
 - W H Martin Captain Commanding Company
- Saginaw Band and Orchestra Association
 - John W Smart President
 - Joseph P Tracy Secretary
 - Professor Arthur Amsden Director
- Young Men's Christian Association
 - Meetings second Tuesday each month
 - Meetings at Y M C A Building
 - John Herzog President
 - Harry L Markell General Secretary

Affiliating Members

- Merchants and Manufacturers Association
- Wholesalers and Manufacturers Association

Regular Members

Adams James A
 Alden Dr Charles W
 Alderton G A and Company
 Allington and Curtis
 Manufacturing Company
 Ames G W and Son
 Anderson J E
 Andrus C A
 Appel and Westphal Baking Co
 Appleby B G
 Appleby N A
 Argo Electric Vehicle Company
 Arndt August
 Arnold A H
 Arnold H B Company
 Asbeck Rudolph Jr
 Asphalt Roofing Company
 Atwood Fred S
 Aubry Charles F
 Aubry W H and Company

Baker H P
 Banner Brewing Company
 Banister J L
 Bank of Saginaw
 Barie William
 Barnard Newell
 Barth Rudolph
 Bartlett A F and Company
 Bartow and Enright
 Bastian Brothers and Company
 Bauer Brothers
 Bauer George J
 Baum W B
 Baumer Joseph
 Baumgarten Albert
 Baumler A and Company
 Beach E L
 Beach F H
 Bearinger Frederick
 Beck J P
 Beck Peter
 Beckbissinger J Fred
 Beckbissinger William F
 Becker Brothers
 Beecher Peck and Lewis
 Behm Fred
 Bernhard and Jahnke Company
 Berst Manufacturing Company
 Biles William I
 Billing and Griffin
 Bingham B C
 Bixby L W
 Birss Alic and Son
 Bissell Edward J
 Blackney J L

Bliss Alger College
 Bliss Coal Company
 Blodgett E S
 Bode William C
 Boehlke Henry
 Bolton S D
 Boos Val S
 Booth and Boyd Lumber Co
 Booth R H
 Bootie Messenger Service
 Borland S B
 Bothwell Charles
 Botsford W R
 Bowen James P
 Boynton J F
 Bradford C W
 Brady M N
 Brand and Hardin Milling Co
 Brater Charles G
 Braun A E
 Brewer F P and W A
 Briggs and Cooper Company
 Brooks Manufacturing Company
 Brooks and Cook
 Brown F A
 Brown Hugh B
 Brown Henry E
 Brown Herbert E
 Brown J F and Son
 Brown M S
 Brown Robert
 Brown W A
 Brownson W T
 Bruce Dr J D
 Brueck Fred Jr
 Buchheit Charles L
 Busk Fred
 Budd Joseph W
 Buick Motor Company
 Bunn E F
 Burdick H B
 Burkart A S Detroit
 Burmeister John
 Burroughs Adding Machine Co
 Butenschoen Louis P
 Button A L
 Byerlein George M

 Callam Mills
 Campbell A W
 Cannan C H
 Carle A P
 Carr Henry W Company
 Carroll William D and Company
 Casamer R C
 Case Dr C R
 Catterfeld Hugo
 Central Cut Glass Company

Chambers C H
Christensen Charles
Church Rev Francis L
Clare Knitting Mills
Clark E J
Clinkofstine L and Son
Coleman H
Commercial National Bank
Connelly Brothers
Connelly John E
Connor Rowland
Constantine G A
Cooley W S Bay City
Cooney and Smith
Cooper W T
Corbett Edward W
Corcoran Peter
Cornwell E J
Cornwell W C
Cosendai Dye Works
Coup John M
Cowles C L
Crane and Crane
Crane Riley L
Crego W L
Cross H E
Culver Deisler Company
Curtin Brothers
Curtis Charles B
Curtis Charles D
Curtis Dr E E
Cutler Hub Company

Dalton Rev Michael
Davies George A
Davis C H
Davis Harry G
Davis Dr P N
Dederich and Gill
Dehart W J Bridgeport
Deisler A and Son
Delano E W
Dengler Norman F
Dente Pasquale
Denton Thomas
Dettenthaler Max
Diamond Rubber Company of
New York

Dietrich C C
Dittmar Cooper and Company
Ditz Joachim
Donoghue E J
Draper J D
Dreamland Theatre
Drummond Peter
Duby A J
Dudley George Osgood
Durand L T
Dwan Martin

Eastman S L
Eastwood G C
Eaton Fred L
Eckert F C
Eddy A D
Eddy W S
Edelhoff Robert
Electrical Products Company
Ellis Daniel H
Ennis W H
Erd Motor Company
Erhard and Stalker
Estabrook C E
Eureka Heating and Ventilating
Company

Everett House
Ewald H F
E Z Suction Cleaner Company

Farmer Fred D
Favara Brothers
Feige Ernest
Feige Henry
Feldman Joseph J
Ferguson and Wallace
Ferrell A T
Ferris John E
Fettig Charles
Field L
Filbert W H
Fink A G
Fisher E C
Fleischman John L Jr
Foote L S
Foot W H
Fordney Honorable Joseph W
Foster Edd L
Fowler O R
Fox Adolph F
Francke E D
Frazee W and Sons
Freeman Dr F W
Frueh Charles Jr
Frye J C
Furstenberg Brothers

Gaensbauer Theodore F
Gage C E
Gage William Glover
Gallup George
Ganschow Charles F
Gately The Company
Gauss Jacob
Gay Herbert S
Geer B and Son
Geisler Hugo
Gelinas A and Sons
Gemmell William and Son
Gerber H E

Gibbard Eli
 Glass Percy R
 Glynn Edward W
 Godard Frank B
 Goeschel E R
 Goeschel Herman
 Goetz Henry W F
 Goff E A and G B
 Goodman W E
 Goodridge Wallace L
 Goppelt Henry P
 Gordon John C
 Grace Robert
 Graebner Grocery Company
 Graebner J C
 Graff Seamless Shoe Company
 Grand Trunk Railway System
 Grant Gordon L
 Grant J W
 Grant William
 Granville R and Son
 Green M B
 Griffin Bernard F
 Griggs Eugene L
 Griggs James A
 Grinnell Brothers
 Grohman E A
 Grohman Joseph
 Groskopf Hugh A

Hall J W
 Hamather Charles S
 Hammel C
 Hammond Standish and Co
 Hanchett Benton
 Harris Transfer Company
 Hart Brothers
 Hart W H
 Havlin H S
 Hayden Fancy Grocery Co
 Heagany W M
 Heavenrich Brothers and Co
 Heginbottom S H and Son
 Heid A C Baking Company
 Heidenrich Fred W
 Heim Edward
 Heinlein F H and Company
 Helfrecht Machine Company
 Heller P P and Brother
 Hemmeter William F
 Hempstead A H
 Henderson William
 Henning C C
 Henning Charles W and Sons
 Henny Brothers
 Henry John
 Herschel R Manufacturing Co
 Herzog John
 Hesse William C

Hickey D E and Company
 Hill Arthur and Company
 Hill J B
 Hitzert Albert
 Hobson A
 Holcomb George
 Holland L
 Holland Robert T
 Holmes Charles
 Humphrey George L
 Humphrey and Grant
 Hunsaker Walter J
 Huss Theodore
 Hynes Thomas C

Ippel Julius W
 Ireton C M
 Izzo Daniel
 Jacobi Alex
 Jackson and Church
 Jackson F D
 Jahnke William F
 Jamieson W G
 Janney P R
 Jasper W H
 Jeffers Estate John
 Jerome Brothers
 Jerome F H
 Johnson John H
 Johnson Joseph S
 Johnson R F
 Joliet Bridge and Iron Co

Kahn Ernest W
 Kanzler Dr Karl
 Kelsey F J and Son
 Kendall A E
 Kendrick W R
 Kenny L M and Company
 Kenzler A
 Kerns James S and Son
 Kerns Joseph W
 Kerns Wilson G
 Kerry Charles T
 Kessel Martin A
 Kessel Otto H
 Kindler V
 Kippe John
 Kirby Julius B
 Kleinert William
 Klenke W H
 Kline John K
 Koehler James H
 Koenitzer Robert
 Kretschmer Charles H Grocery
 Company
 Kreuchauf Fred
 Krohn Charles H

Kuehl Charles W
Kuehl Louis
Kull Charles A
Kynast E L
Kynast R W

Ladd John W
Lamson Walter J
Landskroener William
LaVallee Joseph
Leach Dr H M
Lee and Cady Saginaw Branch
Lester James
Lewis W H
Liddle Alex
Liebermann Trunk Company
Lincoln Ira B
Lindsay E T
Logan R K
Loveland and Stone
Lucas John F and Company

MacLachlan A
Macomber C C
Magnectic Spring Water Co
Mann Edward
Marquette Motor Company
Marr George E
Marskey Julius A
Martin Bruno and Son
Martin T W and Son
Mason L P
Mautner and Krause
Maxson E C and Son
Meador W H
Meibeyer C H
Melze Alderton Shoe Company
Mercer D F
Merrick A R
Merrill and Kren
Mershon E C
Mershon W B
Mershon John D Lumber Co
Mertz F H Company
Meyer George C
Meyer O E
Michigan Candy and Specialty
Company
Michigan Central Railroad Co
Michigan Glass Company
Michigan Packing Company
Michigan State Telephone Co
Miessler August
Milne Brothers
Miller Franklin & Stevenson
New York N Y
Miller George J
Mitts and Merrill
Moeller Adolph

Moore Edwin D
Moore O B
Moore W A
Moore W B
Morley A H
Morley Edward W
Morley George B
Morley G W
Morley P F H
Morley R C
Morse Jenner E
Murphy and O'Hara
Murray Miss M C
Mutscheller George
Mutscheller Michael

McAvoy John
McCandless S F
McClure Charles W
McConnell G W
McCron W J
McGee J A
McGee S B
McMeekin Dr James W
McSweeney Eugene

Naegely Henry E
National Brewing Company
National Cash Register Co
Nelson Brothers Company
Neuchterlein William
Neuendorf and Schmeck
Newberry J O
Newton Frederick W
Nickodemus K R G
Nienstedt Henry
Niven Electric Company
Norris A W
Nothhelfer Sebastian
Novak Frank S

Oakland Vinegar and Pickle Co
O'Brien H C
Oehring William A
O'Keefe John F
Oppenheim and Levy
Oppenheimer Harry E
Oppermann Carl F
Oppermann Fur Company
O'Reilly Dr W J
O'Rourke James S
Orr W J
Orton C W
Oscar E C
Otis W T
Otto H A
Otto Rudolph

Paddock H F
 Paine William F
 Palmerton F G Woodenware Co
 Parker Dairy Company
 Parker F E
 Passolt Henry
 Patriarche D L
 Patterson and Weadock
 Payne F H
 Pendell J W C
 Pendell W H
 Penney Harvey A
 Perkins William
 Perrin A H
 Perry F W
 Peter James B
 Peters C H
 Peters E C
 Petre George
 Phelps V A
 Phillippe A D
 Phillips and Seeley
 Phillips C E
 Phipps Penoyer and Company
 Phoenix George
 Pierson L D
 Pitcher F R
 Pitcher J B
 Pitcher J M
 Polk R L and Company Detroit
 Polk R L Jr Detroit
 Pollard Ernest W
 Polson William
 Popp and Wolf
 Posey W C
 Potter Fred H
 Potter L A
 Prall D E and Company
 Presser W H
 Preston W T
 Purcell and Travers
 Putnam Frank G

Qualman Walter A
 Quinn John J
 Quinn M J

Randall R M
 Raquet Jacob
 Reade T A
 Redmond P J
 Regener A L
 Reichle Ernst L
 Reitter F and C Company
 Reitz Theophilus F
 Reliance Mercantile Company
 Remer Brothers
 Richards David J

Richter Dr Emil P W
 Richter William C
 Ring Clark L
 Riopelle Dr J Henri
 Ripslinger Brothers
 Roberts R W
 Robertson Archibald
 Robertson E A
 Robertson W E
 Robinson H T
 Roby S S
 Rockwood B J
 Roeser The C L Company
 Rogers Dr A S
 Root John L
 Rosewig Peter
 Roth John F
 Rouse Jay
 Rupp Chris
 Rupp John J
 Rusco W A
 Ryan Dr M D
 Ryan W H
 Ryckman Albert H

Sachse L
 Sackett Ray
 Sager W N
 Saginaw Abstract Company
 Saginaw-Bay City Railway Co
 Saginaw Brick Company
 Saginaw Bridge and
 Construction Company
 Saginaw Cigar Company
 Saginaw City Gas Company
 Saginaw Concrete Stone Co
 Saginaw Evening News Co
 Saginaw Hotel Company
 Saginaw Ice and Coal Company
 Saginaw Lighting Company
 Saginaw Lumber and Salt Co
 Saginaw Manufacturing Co
 Saginaw Musical Bureau
 Saginaw Paving Brick Co
 Saginaw Pure Ice Company
 Saginaw Sash and Door Co
 Saginaw Sheet Metal Works
 Saginaw Showcase Company
 Ltd

Saginaw Silk Garment Company
 Saginaw Taxicab Company
 Saginaw Vulcanizing Works
 Saginaw Wire Fence Company
 Saginaw Wood Products Co
 Salmon Joseph F
 Sample Dr C H
 Samson Alfred
 Savage H A
 Saylor T A

Schemm J G Brewing Co
Scheurmann Luniber Company
Schirmer J A
Schirmer Julius L
Schirmer W F
Schmelzer John
Schmidt Charles
Schmidt Freeman A
Schmidt F J
Schneermann H B and Co
Schneider Henry
Schoeneberg Charles F
Schoenfeld H A
Schoenfeld Max
Schultz William F
Schupp Otto
Schust Edward
Schwahn-Khuen Agency
Schwartz Brothers
Schwarzchild and Sulzberger
Company of America
Schwemer and Witt
Schwinck Brothers
Scollen George E
Scott E E
Seeley G E
Seemann Joseph
Seibert George
Seitner Bros
Selk Otto F
Seyffardt William
Shea James E
Shepard William B F
Sheridan John P
Shorts R P
Siebel H S
Slack Doctor W L
Smart John W
Smith C L
Smith Louis
Smith Wallis Craig
Smith W W
Snow A Elwood
Snow E A
Sommers Brothers Match Co
Sommerfeldt Valentine
Sonnenberg John C
Southgate John N
Sowatsky F W
Spangler Davis and Company
Speer A H
Spence Brothers
Spindler George
Spindler Charles
Stark G M
Stark Rev H R
Stevens W F
Stewart A Shipley
Stewart Hon George W M D

Stierle Louis
Stiver C W
Stolz G William
Stone Charles P
Stork Fred W
Strable Manufacturing Co
Stubbe William J
Swartwout Jay D
Symons J W Jr
Symons S E

Tanner M W
Tatham Victor J
Taub Herman L
Teller Ernest
Tennester Charles
Thayer Russell B
Thom J E and Company
Thorne Electric Company
Tierney Thomas
Tomlinson A E
Tredo W P
Trott S E
Tuhy Martin L

Underwood Typewriter Co
United Mercantile Company
Upholt Henry

Valley City Coffee and Spice
Mills

Valley Grey Iron Foundry
Valley Home Telephone Co
Valley Printing Company
Valley Sweets Company
Veague G
Vincent Bird J

Walker and Company
Walk-Over Boot Shop
Wallace R T
Wallace W H
Wallis George W
Walsh John
Walz George C Jr
Ward A T
Wardle W B
Warner W W
Warrant H C
Wartenberg C W L
Washburn Crosby Company
Watson H and Company
Watt W H
Weadock and Weadock
Weale John J
Welch C H
Werner and Pfeleiderer
Wesener H G
Wessborg Eric S

Whaley and McIntyre
 Wheeler J Maurice
 White A A
 White Charles E
 White Thomas
 Whitney W L
 Whittier Thomas P
 Wickes H T
 Wickes W J
 Wiechmann William C
 Wiggins P F
 Wilcox Merrill M
 Willcox Engineering Company
 Williams Albion V
 Williams Brothers Candy Co
 Williamson Dr T M
 Wilson E F
 Winkler Stephen
 Wilsterman Fred C

Winterhalter Joseph
 Witters Henry
 Wolf John and Son
 Wolfarth Frank J
 Wolgast C L
 Wolverine The Optical Co
 Wolverine Roofing Company
 Wood Fiske
 Woodruff H C
 Woschnak Emil
 Wylie J T and Company

Young F A

Zacharias Stephen
 Zagelmeyer A F
 Zahner Fred
 Zuckerman Andrew

Associate Members

African Ostrich Plume Shop
 Alden Robert P
 Alger Doctor George L
 Anderson Charles P
 Anderson James
 Andree E O
 Averill H S

Bauer J C
 Bauer Peter
 Beach Charles G
 Beck C H
 Beuthin Fred W C
 Bied John M
 Boergert Fred
 Bremer Charles G
 Brooks George B
 Busch Frederick E
 Button F E

Carter George H
 Catterfeld Edward F
 Clements Arthur
 Cone Printing Company

Dailey Brothers and Company
 Dailey Sign Company
 Danforth Mrs M E
 Dawson W H
 DeFoe Dr W A
 Dennis E M
 Dickinson Dr William L
 Diekman Otto
 Dietz H E

Dittmar and Raths Oil Co
 Doerr John
 Doxsee William

Edelmann Dr F W
 Ellis E A Bridgeport
 Elwert Herman
 Emendorfer F A
 English Dr W F

Fox Brothers

Ganss Henry and Son
 Gartner G
 Gehrls William J
 General Vulcanizing Works
 Gilroy Madame
 Goetz Henry Frankenmuth
 Gottschalk F W

Hedinger Charles D
 Heinemann G C
 Henderson E D
 Hermann Brothers
 Hill Rev C E
 Hoff Franz
 Holm A W
 Howe C H
 Hubert Fred W
 Huebner Fred W
 Hyzer C C

Ideal Brass Foundry
 Ischerland Theodore

Johnson W A
 Jones William

Keeler Julian A
Keller M E
Kelley Terry
Kenny William C
Klopf and Roberts
Koepke S G
Kremer William H
Kurtz A L

Landis George W
Lepper M E
Limberg R A
Loney W T
Loomis E A
Louden A J

MacPherson James
Marshall Frank C
Marxer Brothers
Meyer G M
Miller A D
Moran Douglas J
Mountjoy A R

McEntee Miss Frances B
McLean D D
McNally H E
McNally Vulcanizing Company

Nerreter L G and Company

O'Hara James Jr

Parth John
Patterson E A
Pearll S G
Perkins George J
Phelps C J
Polson John
Popp Norman G
Poulus William
Powers J E

Rice F L
Rimmelle Leo J
Rogers Dr W H

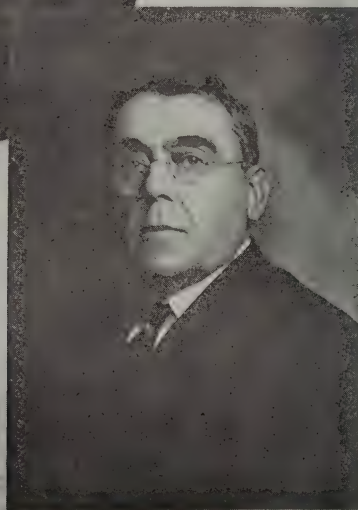
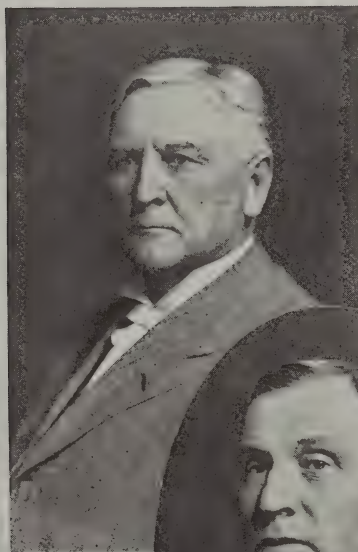
Rohde Otto M
Rosenberg B I
Rosenberg M
Ruff John M
Rump Henry
Rumsey C W
Rupp Norman N
Ryan Thomas C

Schaefer J G Jr
Schafer Samuel
Schendel August W
Schlagel Fred G
Schmidt H M
Schobert J George
Schott A A
Schott Bert P
Smith Albert E
Smith John
Sparling Thomas
Spiess Henry
Staffeld Brothers
Steltzriede John
Stiber E
Strimbeck George R
Sweet G H

Troy Dan M
Turnbull A B

Walker William
Walter F P
Way E J
Welch C M
Werner, C A
Wilken Fred A
Wettlaufer Henry Cass City
Wilsterman John
Winterstein Otto A F
Wisniewski Thomas
Witt W
World's Star Knitting Mills

You Lee Hand Laundry



Benton Hanchett

John L. Jackson Vice President

A. C. Melze Treasurer

of the Trustees
Merchants and Manufacturers Association

Merchants and Manufacturers Association

Incorporated 1906

Trustees

	H T Wickes	President	
	J L Jackson	Vice-President	
	A C Melze	Treasurer	
	Joseph P Tracy	Secretary	
Benton Hanchett	A D Eddy	Max Heavenrich	Theo Huss

Special Membership Committee

Otto Schupp Chairman

Walter S Eddy
Asa W Field
Henry T Robinson
John J Rupp

M W Tanner

J Philip Beck
Max Heavenrich
William G Jamieson
Joseph Seemann

John A Cimmerer

C C Brooks
C M Greenway
William Seyffardt
George B Willcox

John W Smart

Fred J Fox
R C Morley
H Watson
J W Symons

Edward Schust

B G Appleby
P P Heller
E H Patterson
Wallis Craig Smith



Factories of Brooks Manufacturing Company
Manufacturers of Light Motor Delivery Trucks One of Saginaw's New Industries
Established in 1911

Merchants and Manufacturers Association

Articles of Association

We, the undersigned, desiring to become incorporated under the provisions of Act No. 171 of the Public Acts of 1903, entitled, "An Act for the incorporation of associations not for pecuniary profit," and the Acts amendatory thereof and supplementary thereto, do hereby make, sign and acknowledge the following articles of association, to-wit:

Article I

The name assumed by this association and by which it shall be known in law is MERCHANTS' AND MANUFACTURERS' ASSOCIATION OF SAGINAW, MICHIGAN, and the association is formed for the term of thirty years from the date hereof.

The purpose or purposes of this association are as follows:

Article II

To encourage and promote the material and industrial growth and development of the City of Saginaw, Michigan, by securing the location of new or outside industries and business enterprises in said city, by the payment or donation of money, business and factory sites and buildings, and by doing whatever else may be necessary to induce outside industries and business enterprises to locate in said city; and to that end, and for that purpose, to acquire, hold, own and transfer real estate, and to provide money and funds for that work and purpose; and to co-operate and work with and through the Saginaw Board of Trade in carrying out and accomplishing the foregoing purposes; to make and enter into all contracts and agreements necessary and requisite to carry out the foregoing purposes and objects.

Article III

The principal office and place of business is located at Saginaw, Saginaw County, Michigan.

Article IV

The number of trustees is seven, who shall constitute a board, and have charge of and manage the property, business and affairs of this association. Their term of office shall be for one year and until their successors shall be elected.

Article V

The trustees for the first year are H. T. Wickes, John L. Jackson, Arthur D. Eddy, Max Heavenrich, A. C. Melze, Theodore Huss and Benton Hanchett, who shall hold their office until their successors are elected by the members and qualify, in accordance with the provisions of the by-laws.

Article VI

Any person, the members of every firm and the officers of every corporation that has or that shall hereafter contribute or pledge money or property to this association for the uses and purposes above set forth shall be a member of this association and entitled to all its rights, privileges and benefits by complying with the requirements of the by-laws of this association, and in the election of trustees and in meetings of the members of the association shall be entitled to one vote for each one hundred dollars of money or property so contributed or pledged by such person, firm or corporation respectively, the members of any such firm and the officers of any such corporation, however, shall be entitled to but one vote for each one hundred dollars so pledged or contributed by their respective firm or corporation.

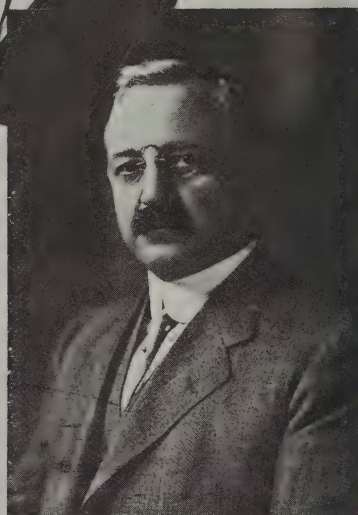
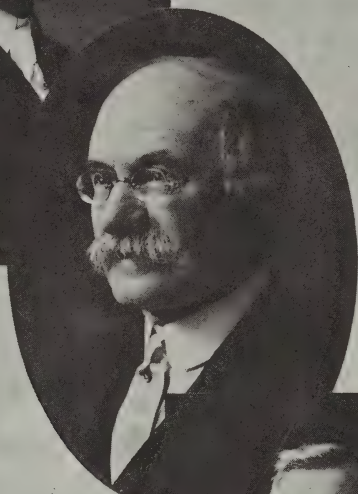
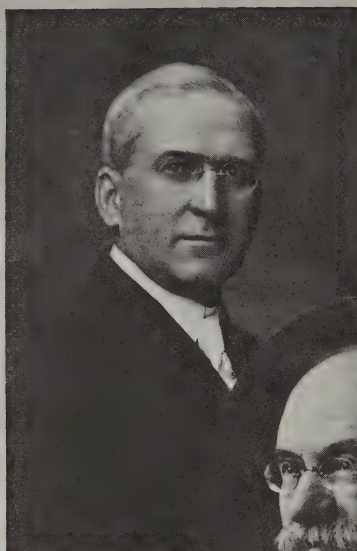
Article VII

The board of trustees is authorized to receive contributions and pledges of property and money for the purposes of the association. Five per cent. of all money pledged shall be paid into the treasury of the association at the time the pledge is made, to defray the expenses of the association, and of making preliminary negotiations and investigations; the board of trustees shall have power to order the remainder of all pledges to be paid to the association, but no further assessments shall be levied on such pledges unless the money is required for use by the association, and the aggregate assessments on any pledge in any one year shall not exceed thirty per cent. thereof, and when any assessment is made, it shall be in the same proportion on all pledges held by the association.

In witness whereof, We, the parties hereby associating, for the purposes of giving legal effect to these articles, hereunto sign our names this 14th day of May, A. D. 1906.

(Signed)

HARRY T. WICKES,
THEODORE HUSS,
JOHN L. JACKSON,
A. C. MELZE,
A. D. EDDY,
BENTON HANCHETT,
MAX HEAVENRICH,
D. E. PRALL,
J. S. SMART,
M. W. TANNER,
R. C. MORLEY.



A D Eddy

Max Heavenrich

Theodore Huss

of the Trustees
Merchants and Manufacturers Association

Merchants and Manufacturers Association By Laws

Amended July 8 1909—May 7 1912

Section I (Annual Meeting)

The annual meeting of the members of this association shall be held on the first Monday of April of each year at eight o'clock p. m., at such place in the City of Saginaw as the board of trustees may designate, for the election of trustees and the transaction of such business as may be brought before the meeting.

Section II (Special Meetings)

Special meetings of the members may be held at any time when called by the president or by any two trustees, or by members representing thirty per cent. of the property or money contributed or pledged to the association, by filing with the secretary a written call for the meeting, stating the purposes of the meeting; or, such special meeting may be ordered by the board of trustees, but they shall designate in their order the purposes of the meeting.

Section III (Notice of Meeting)

Each member of the association shall be given three days' written notice, by mail, directed to his address, of each annual meeting or special meeting of the members, stating the time and place of the meeting, and the notice of any special meeting shall also state the purposes of the meeting.

Section IV (Quorum)

At all meetings of members of the association of which notice shall have been given as required by the by-laws, the members attending such meeting, including members represented at such meeting by proxy, in writing, filed with the Secretary, shall constitute a quorum for the transaction of the business of the association, and the majority of such quorum shall be sufficient for the adoption of any motion or resolution and for any action taken at such meeting.

At all meetings of the members of the association, the members may be represented and their votes may be cast by proxy, authorized by writing filed with the Secretary.

Section V (Trustees)

Trustees shall hold their office for one year, and until their successors are elected and qualified.

Section VI (Election of Officers)

The trustees elect one of their number to be president, one to be vice-president and one to be treasurer, and shall also elect a secretary, but such secretary shall not necessarily be a trustee.

Section VII (Vacancies)

In case a vacancy shall occur in the board of trustees, the remaining trustees shall have a right to fill such vacancy until the next meeting of the members of the association. The board of trustees shall have the power from time to time to fill any vacancy that may occur in the office of the president, vice-president, secretary and treasurer.

Section VIII (Duties of President)

The president shall preside at all meetings of the board of trustees and of the members of the association and shall perform such other duties as may be delegated to him by the board of trustees.

Section IX (Duties of the Vice-President)

In case of the death, absence or inability of the president to act, the vice-president shall perform the duties of the president.

Section X (Duties of Secretary)

The secretary shall keep a full and complete record of the proceedings of all meetings of the board of trustees and of the members of the association and shall have custody and charge of all books, records and papers of the association, and shall give to the members the required notice of all annual and special meetings of the members; and shall perform such other duties as the board of trustees shall require of him.

Section XI (Duties of Treasurer)

The treasurer shall receive and receipt for all moneys and funds of the association, in its name, and shall deposit such funds and moneys in the name of the association in such bank or banks as the board of trustees may from time to time designate. All moneys and funds so deposited shall be withdrawn and paid out only on checks or vouchers signed by the treasurer and countersigned by the president and as ordered by the board of trustees, but no moneys or funds of the association shall be paid out or used excepting for the purposes of the association as set forth in its articles of association.

Section XII (Trustees' Meetings)

The board of trustees may hold meetings at any time, and may appoint and fix regular meetings. A majority of the trustees shall constitute a quorum for the transaction of business at any meeting regularly called, and each trustee shall be entitled to a reasonable notice of each meeting of the board, but, if dates for regular meetings are fixed by the board, no notice of such meeting shall be required.

Section XIII (Call of Trustees' Meetings)

Meetings of the board of trustees may be called by the president or any two trustees, and when so called it shall be the duty of the secretary to give to each trustee notice of the meeting, stating the time and place that it is to be held.

Section XIV (Books, Records, etc.)

The board of trustees shall cause to be kept complete and accurate books of account of all moneys, funds and properties received, paid out and disposed of by it, and for all moneys, funds and property so paid out and disposed of by it, proper vouchers shall be taken by the board and kept on file with its books, records and papers, which books, records, papers and vouchers shall be at all convenient times open to inspection and examination by any member of the association; and shall make a complete and detailed statement and report at each annual meeting of the members of the association.

Section XV (Salaries)

No trustee or officer of the association, excepting the secretary, shall have or be paid any salary or compensation for his services from the moneys or funds of the association, but shall have and be paid his actual necessary expenses in and about the business of the association, and the board of trustees shall have power to fix and pay the salary of the secretary.

Section XVI (Purposes of the Association)

It is the intention and purpose of this association, so far as practicable, to co-operate with and work through the Saginaw Board of Trade in accomplishing the objects of the association and to advertise through said Board of Trade or otherwise, to the world, that this association offers substantial inducements to desirable business enterprises and manufacturers with capital and experience, to locate in the City of Saginaw, and to use the funds of the association for that purpose. After the directors of the Saginaw Board of Trade have thoroughly investigated any business enterprise or manufacturing proposition offered for location in this city, and ascertained the amount of money necessary to secure its location here, and have recommended to the trustees of this association that the location of such business enterprise or manufacturing industry should be procured for Saginaw, the trustees shall, if they concur in the recommendation of the board of directors after a thorough investigation on their part, and also after they ascertain from any other source that any other desirable business enterprise can be induced to locate in Saginaw, and the amount of money necessary to procure such location, cause assessments to be made on the pledges made to this association, which assessments shall be uniform upon said pledges, and shall not exceed in the aggregate thirty per cent. in any one year on any pledge and use the money arising therefrom for the purpose of securing the location in Saginaw of any such business enterprise or manufacturing industry.

Section XVII (Amendments)

These by-laws may be altered, amended, repealed or added to at any annual meeting or at any special meeting of the members called for that purpose, by a majority of all of the votes cast, if present at such meeting, voting therefor.

Section XVIII (Membership)

Any person, the member of any firm or the officers of any corporation, who shall hereafter subscribe sums for the uses and purposes of this association, shall become a member of the association and shall be entitled to all its rights, privileges and benefits and be governed by its by-laws and shall be subject to assessments and calls upon such subscription in the following manner, viz.:

Whenever an assessment or call shall be made upon subscriptions, the assessment or call shall be uniform and at the same rate or per cent. upon all subscriptions in force and unpaid irrespective of the date when the subscriptions were respectively made and not to exceed thirty per cent. of the amount of any subscription shall be called for during any one year.

Section XIX (Subscriptions)

The board of trustees may cause to be procured from time to time new membership subscriptions to the funds of the association by such action as the board may deem proper. The subscriptions may be in the following form:

MERCHANTS' AND MANUFACTURERS' ASSOCIATION
OF SAGINAW, MICHIGAN.

We, the undersigned, hereby severally subscribe the sums set opposite our names, respectively, for the purpose of constituting a fund to be applied to the uses and purposes for which the Merchants' and Manufacturers' Association of Saginaw, Michigan, was organized, and we promise to pay the same to said association as called for under the by-laws of the association, it being understood that calls upon the subscriptions shall be uniform and at the same time and same rate and shall not exceed in amount twenty per cent. upon any subscription during any one year from and after this date.

In consideration of said subscriptions the association promises to apply the sums so subscribed and paid to the purposes for which the Association was organized.

Dated, May.....1912.

Merchants' and Manufacturers' Association.

By.....President.

.....Names.....Amounts.....



Edward Schust President

Lewis Barnard Vice President

John W Ladd Treasurer

of the Executive Committee
Wholesalers and Manufacturers Association

Wholesalers and Manufacturers Association

Executive Committee

Edward Schust	President
Lewis Barnard	Vice-President
John W Ladd	Treasurer
Joseph P Tracy	Secretary

H P Baker	W I Biles	J A Cimmericer	H S Erd
J W Smart	J D Swartwout	S E Symons	

By Laws

Section I (Name)

The name of this Association shall be the Wholesalers' and Manufacturers' Association of the Saginaw Board of Trade.

Section II (Object)

The objects of this Association shall be to advance the mutual interests of those engaged in the jobbing or wholesale trade and in manufacturing and to secure, through co-operation, such rights and benefits as may conserve the interests of its members and tend to promote the growth and development of the wholesale trade and of manufacturing in Saginaw.

Section III (Membership and Dues)

The Association shall be composed of any individuals, firm or corporation who shall pay dues to the amount of \$5.00 annually and shall be subject to such rules regarding eligibility, admission and duty as may from time to time be adopted.

Section IV (Executive Committee)

The direction of the affairs of the Association shall be vested in an executive committee which shall consist of ten (10) members who shall be elected at the annual meeting.

Five (5) members, including the Secretary, shall constitute a quorum of the Executive Committee at all meetings.

Regular meetings of the Executive Committee shall be held on the first Tuesday of each month.

Section V (Officers)

The officers of the Association shall be a President, Vice-President and a Treasurer, who shall be elected by the Executive Committee from its membership, and a Secretary who shall be elected by the Executive Committee and who shall ex-officio be a member of the Executive Committee during the term.

The duties of these officers shall be those which usually pertain to these positions.

Section VI (Committees)

Standing committees may be appointed by the President, including

Auditing
Advertising
Exposition
Trade Interests
Transportation
Ways and Means (Membership)

and also any other committees which may be determined from time to time by the Executive Committee.

Section VII (Meetings and Elections)

Meetings of the Association may be called by the President or two members of the Executive Committee, on three days' notice, by mail, to members.

The annual meeting of the Association shall take place on the second Wednesday of April of each year. At this meeting a full report of the work for the preceding year shall be presented and this report shall, following the annual meeting, be presented to the officers and directors of the Saginaw Board of Trade.

Prior to the annual meeting the Executive Committee shall elect a nominating committee of three members who shall submit at the annual meeting a ticket of ten (10) nominations for election by the membership.

Five (5) members of the Executive Committee shall be elected at each annual meeting and shall hold office two years, or until their successors are elected and qualify.

Meetings of the committees shall be called by the Chairmen of the same or by the President of the Association.

Section VIII (Subordinate Relations)

Such rules and regulations as may be deemed necessary for the proper conduct of the Association may be adopted by the Executive Committee, provided that no rule or regulation shall be adopted which in any manner conflicts with the by-laws of the Saginaw Board of Trade.

Section IX (Disbursements)

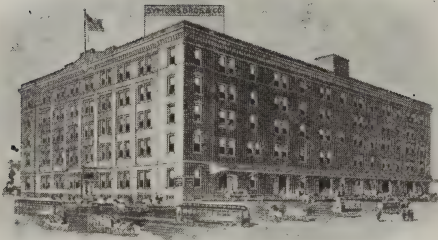
All bills and accounts against the Association shall, before payment, be examined and approved by the Auditing Committee and authorized for payment at a meeting of the Executive Committee.

When disbursements have been duly authorized, the Secretary shall draw an order on the Treasurer for the amount, which order shall be countersigned by the President or Vice-President.

No indebtedness nor obligations to pay any sums of money shall be valid or binding against the Association unless the same shall have been formally provided for by the action of the Executive Committee.

Section X (Amendments)

These by-laws may be amended by a two-thirds vote of the members present at any regular or special meeting, provided, however, that notice specifying the proposed changes shall be mailed to members at least five (5) days prior to the date of such meeting.



New Wholesale Houses of Symons Brothers and Company
Occupied in 1911

Wholesalers and Manufacturers Association

Membership

Allington and Curtis Manufacturing Company

Barie Wm Dry Goods Company

Bartlett A F and Company

Bauer Brothers

Beck J P

Bliss and Van Auken

Booth and Boyd Lumber Company

Brand and Hardin Milling Company

Brooks Manufacturing Company

Buick Motor Company

Bunn E F

Burt Wellington R

Consolidated Coal Company

Courier-Herald Company

Dittmar Cooper and Company

Eastman S L Flooring Company

Erd Motor Company

Eureka Heating and Ventilating Company

Furstenberg Brothers

Germain Piano Company

Gilbert O D

Hammond Standish and Company

Heagany-Treanor

Heavenrich Brothers and Company

Heinlein F W and Company

Henning Charles W and Sons

Herzog Art Furniture Company

Jackson and Church

Koehler Brothers

Ladd John W Company

Lee and Cady Saginaw Branch

Lufkin Rule Company

Magnetic Spring Water Company

Mautner and Krause

Melze Alderton Shoe Company

Michigan Glass Company

Michigan Sugar Company

Morley Brothers



S E Symons
J W Smart

H S Erd
J A Cimmerer
J D Swartwout

H P Baker
W I Biles

of the Executive Committee
Wholesalers and Manufacturers Association

National Cash Register Company
National Engineering Company

Oakland Vinegar and Pickle Company
Oppenheimer Cigar Company

Peerless Laundry and Dye Company
Phipps Penoyer and Company
Polson William and Company

Reitter F and C Company
Remer Brothers
Robertson's Laundry

Saginaw Auto Company
Saginaw Brick Company
Saginaw City Gas Company
Saginaw Daily News Company
Saginaw Hardware Company
Saginaw Ladder Company
Saginaw Manufacturing Company
Saginaw Milling Company
Saginaw Paving Brick Company
Saginaw Power Company
Saginaw Plate Glass Company
Saginaw Printing and Publishing Company
Saginaw Sheet Metal Works
Saginaw Valley Drug Company
Schem J G Brewing Company
Schust Baking Company
Seemann and Peters
Seitner Brothers
Sommers Brothers Match Company
Stolz G Wm
Strable Manufacturing Company
Symons Brothers and Company

Tanner M W Company

United States Graphite Company

Valley City Coffee and Spice Mills
Valley Printing Company
Valley Sweets Company

Watson H and Company
Wickes Brothers
Witters Laundry
Wolverine Optical Company

Yates-Upholt Brass Company



J W Smart President Saginaw Band and Orchestra Association
 Lieutenant G J Zeigen Professor Arthur Amsden
 Commanding Saginaw Naval Reserves Director 3rd Regiment Band
 Captain W H Martin Commanding Company F Michigan National Guard

Saginaw Band and Orchestra Association

Officers and Trustees

John W Smart	President
Charles H Peters	Vice-President
J P Beck	Treasurer
Joseph P Tracy	Secretary
J A Cleveland	Wm Seyffardt
	P F H Morley
	Dr Fiske Wood
Arthur Amsden	Director

Articles of Association

We, the undersigned, being of full age, and desiring to become incorporated under the provisions of Act No. 171, of the Public Acts of Michigan for 1903, entitled, "An Act for the incorporation of associations not for pecuniary profit," do hereby make, execute and adopt the following articles of association, to-wit:

Article I

The name or title by which said corporation is to be known in law is, SAGINAW BAND AND ORCHESTRA ASSOCIATION OF SAGINAW, MICHIGAN.

Article II

The purpose or purposes for which it is formed are as follows:
To provide, establish and maintain, or to encourage the establishment and maintenance of a Military Band and Orchestra in the City of Saginaw, Michigan, and to that end, and for that purpose, to acquire, hold, own and transfer property, both real and personal, and to provide money and funds for that purpose, and to make and enter into all contracts and agreements necessary and requisite to carry out the foregoing purposes and objects.

Article III

The principal office or place of business shall be at Saginaw, in the County of Saginaw, State of Michigan.

Article IV

The term of existence of this proposed corporation is fixed at THIRTY YEARS from the date of these articles.

Article V

The number of trustees or directors shall be SEVEN, who shall constitute a board and have charge of and manage the property, business and affairs of this Association. Their term of office shall be for the term of ONE YEAR, and until their successors shall be elected.

Article VI

The names of the trustees or directors selected for the first year of its existence, are as follows:

JOHN W. SMART,
J. A. CLEVELAND,
WALLIS CRAIG SMITH,
J. P. BECK,
WILLIAM SEYFFARDT,

who shall hold their office until their successors are elected and qualified, in accordance with the provisions of the by-laws.

Article VII

The qualifications required of officers and members are as follows:

Any person, the members of every firm, and the officers of every corporation that has contributed or pledged, or that shall hereafter contribute or pledge money or property to this Association for the use and purposes above set forth, shall be members of this Association and entitled to all its rights, privileges and benefits by complying with the requirements of the by-laws; and, in the election of trustees and in meetings of members of the Association, shall be entitled to ONE VOTE for each TEN DOLLARS of money or property so contributed or pledged by such person, firm or corporation, respectively. The members of any such firm and the officers of any such corporation, however, shall be entitled to but ONE VOTE for each TEN DOLLARS so pledged or contributed by their respective firm or corporation. The Board of Trustees is authorized to receive contributions and pledges of property and money for the purposes of this Association. TEN PER CENT. of all money pledged shall be paid into the Treasury of the Association at the time the pledge is made to defray the expenses of the Association and of making preliminary negotiations and contracts. The Board of Trustees shall have power to order the remainder of all pledges to be paid to the Association, but no further assessments shall be levied on such pledges unless the money is required for use by the Association; and the aggregate assessments on any pledge in any one year shall not exceed TWENTY PER CENT. thereof, and when any assessment is made, it shall be made in the same proportion on all pledges held by the Association.

IN WITNESS WHEREOF, We, the parties hereby associating, have hereunto subscribed our names, this 5th day of April, A. D. 1912.

J. A. CLEVELAND,
J. P. BECK,
M. W. TANNER,
JOHN W. SMART,
CHAS. H. PETERS,
WALLIS CRAIG SMITH,
WM. SEYFFARDT,
P. F. H. MORLEY.

State of Michigan, County of Saginaw—ss.

On this 5th day of April, A. D. 1912, before me, a notary public in and for said county, personally appeared J. A. Cleveland, J. P. Beck, M. W. Tanner, John W. Smart, Charles H. Peters, Wallis Craig Smith, William Seyffardt and P. F. H. Morley, known to me to be the persons named in, and who executed the foregoing instrument, and severally acknowledged that they executed the same freely and for the intents and purposes therein mentioned.

HARRIET L. KOBER,

Notary Public, Saginaw County, Mich.

My commission expires May 5, 1914.

By Laws

Section I (Annual Meeting)

The annual meeting of the members of this Association shall be held on the first Tuesday of April, of each year, at EIGHT O'CLOCK P. M., at such place in the City of Saginaw, Michigan, as the Board of Trustees may designate, for the election of Trustees and the transaction of such business as may be brought before the meeting.

Section II (Special Meetings)

Special meetings of the members may be held at any time when called by the President or by any two trustees, or by members representing THIRTY PER CENT. of the property or money contributed or pledged to the Association, by filing with the Secretary a written call for the meeting, stating the purposes of the meeting.

Section III (Notice of Meeting)

Each member of the Association shall be given THREE DAYS' written notice by mail, directed to his address, of each annual meeting or special meeting of the members, stating the time and place of the meeting; and the notice of any special meeting shall also state the purposes of the meeting.

Section IV (Quorum)

At all meetings of the members of this Association, members representing a majority of the property or money contributed or pledged to the Association, shall constitute a quorum for the transaction of business, and the majority vote of such quorum shall be sufficient to carry any resolution or motion.

At said meeting, members may be represented and cast their votes by proxy authorized by writing filed with the Secretary.

Section V (Trustees)

Trustees shall hold their office for ONE YEAR, and until their successors are elected and qualified.

Section VI (Election of Officers)

The Trustees shall elect ONE of their number to be PRESIDENT; ONE to be VICE-PRESIDENT, and ONE to be TREASURER, and shall also elect a SECRETARY.

Section VII (Vacancies)

In case a vacancy shall occur in the Board of Trustees, the remaining Trustees shall have the right to fill such vacancy until the next meeting of the members of the Association.

The Board of Trustees shall have the power from time to time to fill any vacancy that may occur in the office of PRESIDENT, VICE-PRESIDENT, SECRETARY and TREASURER.

Section VIII (Duties of President)

The President shall preside at all meetings of the Board of Trustees and of the members of the Association, and shall perform such other duties as may be delegated to him by the Board of Trustees.

Section IX (Duties of Vice-President)

In case of the death, absence or inability of the President to act, the Vice-President shall perform the duties of the President.

Section X (Duties of Secretary)

The Secretary shall keep a full and complete record of the proceedings of all meetings of the Board of Trustees and of the members of the Association, and shall have custody and charge of all books, records and papers of the Association, and shall give to the members the required Notices of all Annual and Special Meetings of the Members, and shall perform such other duties as the Board of Trustees shall require of him.

Section XI (Duties of Treasurer)

The Treasurer shall receive and receipt for all moneys and funds of the Association, in its name, and shall deposit such moneys and funds in the name of the Association in such banks or bank as the Board of Trustees may from time to time designate. All moneys and funds so deposited shall be withdrawn and paid out only on checks or vouchers signed by the Treasurer, countersigned by the President, and as ordered by the Board of Trustees; but no moneys or funds shall be paid out or used excepting for the purpose of the Association as set forth in its Articles of Association.

Section XII (Trustees' Meetings)

The Trustees may hold meetings at any time and may appoint and fix regular meetings.

A majority of the Trustees shall constitute a quorum for the transaction of business at any meeting regularly called, and each Trustee shall be entitled to a reasonable notice of each meeting of the Board; but if dates for regular meetings are fixed by the Board, no notice of such meeting shall be required.

Section XIII (Call of Trustees' Meetings)

Meetings of the Board of Trustees may be called by the President or any TWO TRUSTEES, and when so called, it shall be the duty of the Secretary to give each Trustee notice of the meeting, stating the time and place at which it is to be held.

Section XIV (Books, Records, Seals, Etc.)

The Board of Trustees shall have power to adopt and to alter at will a form of corporate seal. Said Board shall cause to be kept complete and accurate books of account of all moneys, funds and properties received, paid out and disposed of by it; and for all moneys, funds and property disposed of by it, proper vouchers shall be taken by the Board and kept on file with its books, records and papers, which books, records, papers and vouchers shall be at all convenient times open to inspection and examination by any member of this Association; and shall make a complete and detailed statement and report at each annual meeting of the members of the Association.

Section XV (Salaries)

No Trustee or Officer of the Association, excepting the Secretary, shall have or be paid any salary or compensation for his services from the moneys or funds of the Association; but shall have and be paid his actual and necessary expenses in and about the business of the Association; and the Board of Trustees shall have the power to fix and pay the salary of the Secretary.

Section XVI (Amendments)

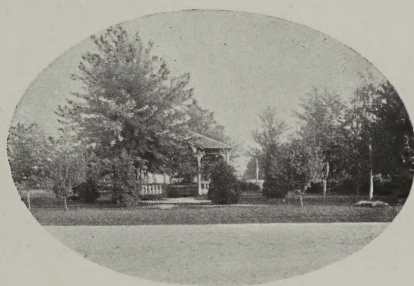
These by-laws may be amended at any regular or special meeting of the Association, provided, that notice of the intended amendment is given in the call for the meeting.

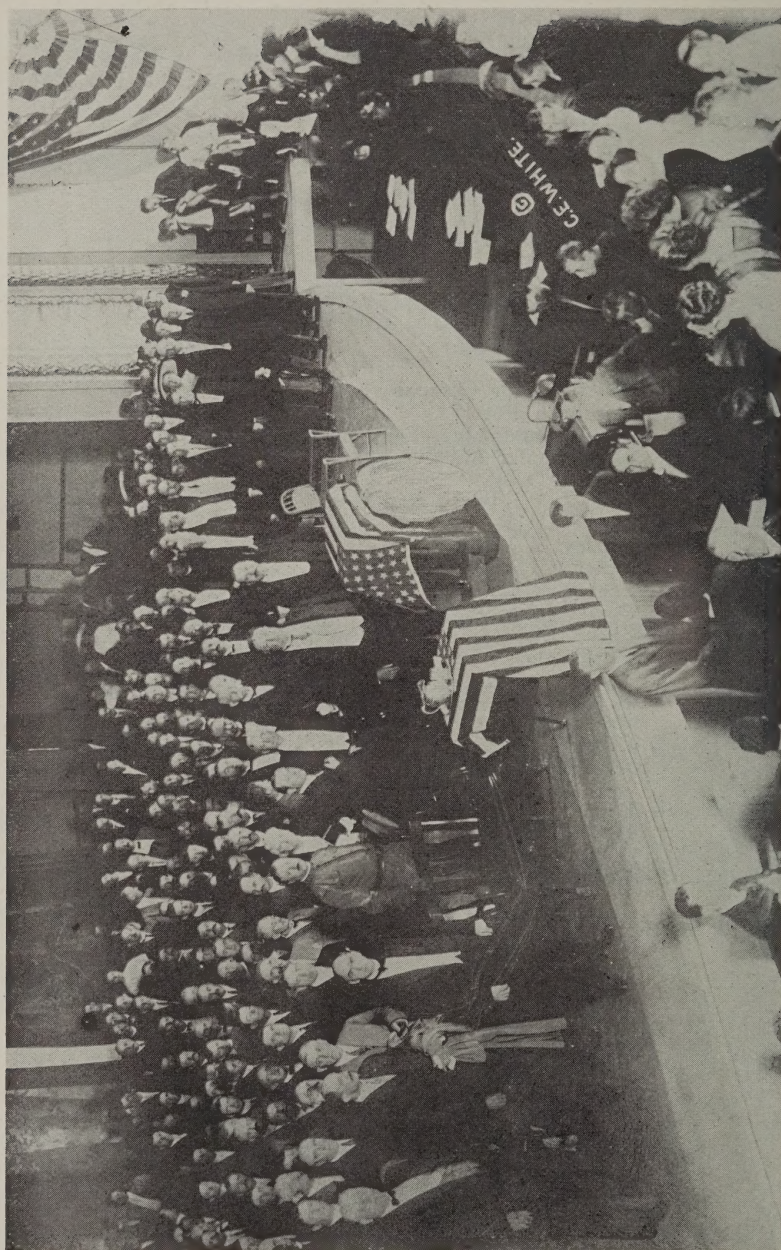
Saginaw Band and Orchestra Association

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Guest of Saginaw Board of Trade
September 18 1911



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SAGINAW

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